

History of "Bank of Orleans," "Irasburgh National ...

Frederick W.
Baldwin

No 98

1. Banks and Banding - U.S. - Vermont

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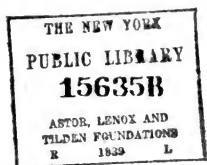
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HISTORY
OF
"Bank of Orleans"
"Irasburgh National Bank of Orleans"
"Barton National Bank"
"Barton Savings Bank"
"Barton Savings Bank and
Trust Company"

Edited by
FREDERICK W. BALDWIN
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To
COL. IRA ALLEN,
"Metternich of
Vermont," from whom
the Township of
IRASBURGH
derived its name.

To
GENERAL
WILLIAM BARTON,
for whom the Township
of BARTON
was named,

*This book is most
respectfully dedicated.*





PREFACE

A glance at the early history of banking in Vermont may be of interest. In 1786 the Legislature of Vermont passed a resolution submitting the question of whether the State desired banks and in June, 1787, the same was voted down by a large majority.

In 1803 a bill was introduced in the House of Representatives, incorporating a bank at Burlington and one at Windsor, and after a long discussion passed by a vote ninety-three to eighty-three and was sent to the governor and council for concurrence. They refused to concur in the passage of these bills and returned them to the House with their reasons in writing as follows:

1. Bank bills being regarded as money, and money, like water, always seeking its level, the bills put into circulation in this State must displace nearly the same sum of money now in circulation among us, and by driving it into seaports, facilitate its exportation to foreign countries.

2. By introducing a more extensive credit, the tendency of banks would be to palsy the vigor of industry and stupefy the vigilance of economy—the only two honest, general and sure sources of wealth. In this view, banks would tend to divert the attention of the speculator, the inexperienced youth, the indolent and incautious, from those honest and sure sources of mediocrity and independence, and to fix it upon imaginary and unjustifiable methods of suddenly accumulating an overgrown property.

3. Banks, by facilitating enterprises, both hazardous and unjustifiable, are natural sources of all that class of vices, which arise from the gambling system, and which cannot fail to act as sure and fatal, though slow, poisons to the republic in which they exist.

4. Banks tend strongly to draw off the dependence of debtors from their own exertions as means of payment, and to place it on the facility of increasing new debts to discharge the old.

5. Banks have a violent tendency, in their natural operation, to draw into the hands of the few a large proportion of the property at present fortunately diffused among the many. The tendency of banks seems to be to weaken the great pillars of a republican government, and at the same time to increase the forces employed for its overthrow.

6. As banks will credit none but persons of affluence, those who are in the greatest need of help cannot expect to be directly accommodated by them.

7. Should the bill pass into a law, we apprehend it would be found necessary, at least, to render the bank granted thereby perpetual; a measure which appears to us too important to be adopted without a more thorough investigation than the novelty of the question and the shortness of the time will allow.

8. Because by the establishment of banks government would, in our opinion, go farther than could have been contemplated in its original institution. Government, we apprehend, was not designed to open fields of speculation, nor to direct the efforts of individuals, but merely to protect them in respect of property, and such of their pursuits as are not inconsistent with the general good of the citizens at large; much less was it designed as a means of drawing property out of the hands of the less wealthy, to place it in the hands of the more wealthy.

At the session of the Legislature in 1806, an act was passed establishing the Vermont State Bank with one branch at Woodstock and one at Middlebury; thirteen directors elected by the Legislature, managed its affairs, this bank was not a success and its affairs were wound up in 1814.

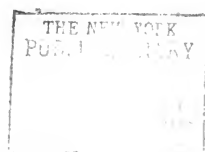
In 1818 a bank was incorporated at Windsor but soon failed.

The first bank to live was incorporated at Burlington Nov. 9, 1818, with a capital of \$150,000. A bank with a capital of \$100,000 was incorporated at Brattleboro Nov. 5, 1821; one at Rutland Nov. 1, 1824, with a capital of \$100,000; one at Danville Nov. 1, 1825, with a capital of \$100,000; one at St. Albans Oct. 25, 1825, with a capital of \$100,000; one at Vergennes Oct. 27, 1826, with a capital of \$100,000; one at Chelsea Nov. 3, 1827, with a capital of \$100,000; one at Woodstock Nov. 3, 1831, with a capital of \$100,000; one at Middlebury, Nov. 9, 1831, with a capital of \$100,000; one at Bellows Falls Nov. 9, 1831, with a capital of \$100,000; one at Newbury Nov. 7, 1832, with a capital of \$100,000.

Such in brief is the history of banks in Vermont prior to the incorporation of the bank of Orleans at Irasburg in 1832.



Ira H. Allen



"BANK OF ORLEANS" 1832-1865

At the session of the Legislature of Vermont in 1832 several of the prominent citizens of Orleans County procured a charter for a bank to be located at Irasburgh, the Shire town of the County, as follows.

An act to incorporate the President, Directors and Company of the Bank of Orleans.

SECTION 1. *It is hereby enacted by the General Assembly of the State of Vermont.* That the subscribers to the capital stock of the bank, established by this act, their successors and assigns, shall be, and they are hereby, constituted a corporation and body politic, by the name of the President, Directors and company of the Bank of Orleans and shall so continue and have succession, until the first day of January, 1848, and by that name may sue and be sued, may have a common seal, and the same alter at pleasure, and shall be capable of purchasing, holding and conveying estate, real and personal, for their own use, and shall have and enjoy all the powers and privileges incident to corporations; and the said bank shall be established at Irasburgh in the County of Orleans.

SEC. 2. *It is hereby further enacted,* That the capital stock of said bank, shall be sixty thousand dollars, and shall be divided into twelve hundred shares of fifty dollars each.

SEC. 3. *It is hereby further enacted,* That books for receiving subscriptions for shares in said bank, shall be opened at said Irasburgh ninety days from and after the passing of this act, under the direction of Samuel C. Crafts, David M. Camp, Breed Noyes, Harry Baxter, Portus Baxter, Elijah Cleveland, and Ira H. Allen, or a majority of them, who are hereby appointed commissioners for that purpose, and said books shall continue open from ten to four o'clock, on each day, Sundays excepted, for the space of ten days, and there-

after, until the whole number of shares shall be subscribed; and the subscribers shall at the time of subscribing, deposit with the commissioners, in gold or silver coin, ten dollars, upon each share by them respectively subscribed; and if at the end of said ten days, the number of shares shall exceed twelve hundred, the excess shall be deducted from subscriptions for more than twenty shares; and if, after reducing said subscriptions to the number of twenty shares each, there shall then remain, more than the number of shares limited by this act, said commissioners shall proceed to reduce each of said subscriptions, exceeding three shares, then remaining, in equal proportions as possible, reserving entire shares, until the whole number of shares shall not exceed twelve hundred; and said commissioners shall deliver to the directors of said bank, within ten days after they enter upon the duties of their office, a list of the names of all subscribers entitled to shares in said bank, and the number of shares to which each is entitled, and the sum by each deposited with them, under their hands, or a majority of them, and also all moneys by them received as deposits on such shares, which list the said directors shall cause to be recorded in the records of said bank, and thereupon issue certificates to such subscribers for their shares.

SEC. 4. *It is hereby further enacted*, That it shall be the duty of said commissioners, at the expiration of said ten days, or as soon thereafter as they shall think proper, to call a meeting of the subscribers to said bank, at such time and place as they shall think proper, by publishing a notice thereof, signed by them, or a majority of them, in a newspaper printed at Danville, two weeks successively previous to said meeting, for the purpose of electing five directors of said bank. Provided, That no operations shall be commenced at said bank, until the said number of twelve hundred shares be subscribed and the sum of thirty thousand dollars of the capital stock paid into said bank.

SEC. 5. *It is hereby further enacted*, That the stock, property and concerns of said bank shall be managed and conducted by five directors, a majority of whom shall constitute a quorum

for the transaction of business, who shall be stockholders in said bank, and inhabitants of this State; and shall hold their offices until the second Tuesday of January next succeeding their appointment, and until their successors are appointed and qualified; and shall be elected on the second Tuesday of January, annually, after the first election, as aforesaid, at such time of the day and place, in said Irasburgh, as a majority of the directors, for the time being, shall direct; public notice whereof shall be given, not less than thirty days previous to such election; and all such elections shall be made by ballot by the stockholders of said bank, who shall be present, personally, or by proxy; and the five persons who shall have the greatest number of votes, at any such election, shall be the directors. And if it shall so happen, that any two or more persons shall have an equal number of votes, in such a manner that a greater number than five shall, by a plurality of votes appear to be elected, said stockholders shall proceed to ballot a second time, and, by a plurality of votes, determine which of said persons, so having an equal number of votes, shall be director or directors. And in case any vacancy or vacancies, in the board of directors shall, at any time, happen, by death, resignation, or removal, the same shall be filled from the stockholders of said bank, by a majority vote of the remaining directors.

SEC. 6. *It is hereby further enacted*, That in case it shall so happen that an election of directors shall not be made, on the day in this act prescribed, for that purpose, the said corporation shall not, for that cause, be dissolved, but that it shall be lawful, on any other day, to hold and make an election of directors, in such a manner as shall have been directed by the by-laws of said corporation.

SEC. 7. *It is hereby further enacted*, That the directors of said bank, shall have power to appoint one of their number President of said bank; and also to appoint all other officers and servants, necessary for the management of the concerns of said corporation; and to fix the allowance for the compensation of said officers and servants; and to make and prescribe such by-laws, rules and regulations, as to them shall appear

necessary and proper, not repugnant to the constitution and laws of this State, relating to the management and disposition of the stock, property, estate and effects of said corporation, and to the duties and conduct of the officers, clerks and servants employed by said corporation, and to the election of directors, and to all other matters appertaining to the business of said bank.

SEC. 8. *It is hereby further enacted*, That the directors of said bank shall not, at any time, contract debts to a greater amount than the deposits, in specie, in said bank, and three times the amount of the capital stock then paid, in specie, into said bank, and, in case of excess, the directors, under whose administration it shall have happened shall, in case of loss, be liable for the same in their private and natural capacities; but this shall not be construed to exempt said corporation from being liable for said excess.

Provided nevertheless; that such of the directors as may have been absent when such excess was contracted, may exonerate themselves from being liable, as aforesaid, by giving immediate notice of the fact, and of their absence or dissent to the Governor of the State.

SEC. 9. *It is hereby further enacted*, That the shares in said bank shall be transferable, in such manner as shall be prescribed by the by-laws of said corporation.

Provided, That no transfer shall be valid, until the same shall be recorded in a book to be kept by the directors of said bank, for that purpose, and unless the person making the same shall have previously discharged all the debts due from him, or her, to said corporation.

SEC. 10. *It is hereby further enacted*, That the real estate, which it shall be lawful for said corporation to hold, shall be only such as shall be requisite for its accommodation in relation to its business and dealings, as a banking company, or such as shall have been mortgaged to it, by way of security, or conveyed to it in satisfaction for debts previously contracted in the courses of its dealings, or set off on execution in satisfaction of debts due said corporation.

SEC. 11. *It is hereby further enacted*, That said corporation shall not, directly or indirectly, deal or trade in any goods, wares or merchandise, or commodities whatever.

SEC. 12. *It is hereby further enacted*, That it shall be lawful for the directors, for the time being, to order and determine at what time or times, and in what proportions, the sums unpaid on said shares, or any part of the same, shall be paid into said bank, and that they shall give notice thereof to the stockholders, by publishing their order in a newspaper printed at Danville, three weeks successively, the last of which shall be at least thirty days before such day of payment; and if any stockholder shall neglect to make payment on any share, agreeably to such order, such share, and all money previously paid thereon, and all dividends accruing, or due thereon, shall be forfeited to said corporation.

SEC. 13. *It is hereby further enacted*, That it shall be the duty of the directors to make half yearly dividends of so much of the profits of said bank as they shall think proper.

SEC. 14. *It is hereby further enacted*, That the said corporation shall not demand any greater interest, on any loan or discount, than at the rate of six per centum per annum.

SEC. 15. *It is hereby further enacted*, That each stockholder shall be entitled to a number of votes, proportionately to the number of shares which he or she shall have held in his or her name, at least three months, next before the time of voting, according to the following rates, that is to say: one vote for each share not exceeding four; five votes for six shares; six votes for eight shares; seven votes for ten shares; and one vote for every five shares above ten. *Provided*, no stockholder shall be entitled to more than twenty votes.

SEC. 16. *It is hereby further enacted*, That the shares in said corporation shall be personal estate, to all intents and purposes; and when any share or shares shall be attached on mesne process, the officer serving the same shall leave with the cashier of said bank, an attested copy of such process, with his doings thereon; and such share or shares, may be taken and sold on execution, in the same manner as is, or may

be, provided for sale of other personal estate; the purchaser causing an attested copy of such execution, and the officers return thereon, to be left with the cashier of said bank, within twelve days after such sale, and paying for recording the same, which shall pass to the purchaser all the right of the stockholder, for whose debt the same was sold, in such share or shares. And whenever any officer, duly authorized therefor, shall appear at said bank, for the purpose of making an attachment of any share or shares in said corporation, owned by any debtor, or for the purpose of levying execution thereon, it shall be the duty of the cashier to produce to such officer, the books of said corporation so far as to enable such officer to ascertain the number of shares owned by the debtor, and to give such officer a certificate under his hand, in his official capacity, certifying the number of shares owned by such debtor, with the dividends due thereon, and the lien of the corporation on such share or shares.

SEC. 17. *It is hereby further enacted*, That the bills and notes of said bank shall, at all times, be received by said bank, on all judgments, executions or demands, of any nature whatever, originally due or owing to the said bank, or which may be their property at the time of payment; and all bills and notes shall be made payable at the said bank in Irasburgh. *Provided*, That no note, originally due, or payable to the said corporation, shall be endorsed, so as to enable the endorsee or endorsees, to maintain an action thereon, in his, or their own name.

SEC. 18. *It is hereby further enacted*, That within one year after the passing of this act, and at any time thereafter, whenever requested by the Legislature, if the same can be done without violating the provisions of the eighth section of this act, the said corporation shall loan to this State, any sum or sums of money, so that not exceeding five thousand dollars be, at any one time, due from said state to said bank; to be repaid by five annual installments, or sooner, at the election of the State, with annual interest.

SEC. 19. *It is further enacted*, That the Legislature of this state, shall, at each session, appoint a committee, who shall not be stockholders in said bank, whose duty it shall be to examine into the doings of said corporation, and shall have free access to their books, papers and vaults, and power to enquire of the cashier, or any other officer of said bank, under oath, relative to all the concerns of said bank, and make report of their doings to the Legislature; and if said committee shall consider that said corporation have exceeded their powers, herein granted to them, or have failed to comply with the conditions of this act, they shall have power to direct the state's attorney for the County of Orleans, or such other person as they shall appoint, to file an information against said corporation, before the Supreme Court of judicature, in and for the County of Orleans; which shall be served on one or more of the directors of said bank, at least twelve days before the sitting of the court to which the same shall be made returnable; and if, upon trial of said cause, it shall be found that said corporation have exceeded the powers herein granted to them, or have failed to comply with the conditions of this act, said court is, in its discretion, hereby empowered, to declare said charter vacated. *Provided* always, That the persons, composing such committee, shall, previous to such examination, make oath, that they will never, thereafter, divulge the name of any individual debtor to said bank, unless thereunto required, in a court of justice, in due course of law.

SEC. 20. *It is hereby further enacted*, That said corporation shall not, at any time, suspend or refuse payment, in gold or silver coin, of any of its notes, bills or obligations; nor of any moneys received as general deposits in said bank; and if said corporation shall neglect or refuse to pay, on demand, any such bill, note or obligation, or deposit, to the person, or persons, entitled to receive the same, such person or persons shall be entitled to receive and recover interest on such note, bill, obligation or deposit, until the same shall be paid or satisfied, at the rate of twelve per centum per annum, from the time of such demand.

Provided also, That the Legislature may, at any time hereafter, enact laws enforcing and regulating the recovery of the notes, bills, obligations and other debts, of which payment shall have been refused, as aforesaid, with the rate of interest above mentioned.

Provided, That the Supreme Court shall have the power of declaring the charter of said bank vacated, in the manner provided in the nineteenth section of this act, for the non-payment, in specie of the notes of said corporation.

SEC. 21. *It is hereby further enacted,* That each and every of the directors of said bank, before he enters upon the duties of his office shall give a bond to the treasurer of this State, in the sum of five thousand dollars, with good and sufficient surety, or sureties, to the satisfaction of said treasurer, conditioned for the faithful discharge of the duties of his office, agreeably to the regulations, requirements, and restrictions of this act, and on the complaint of any person, who has been injured by the misconduct of any director, it shall be the duty of said treasurer to cause said bond to be put in suit, on receiving security to indemnify the State against costs, and to certify to the court, who is prosecutor in such case; and said court may, on motion of the defendants in said cause, order the prosecutor to find securities to indemnify the defendants for their costs, should he fail to prosecute, or recover thereon; and if the defendants shall plead performance of the conditions of said bond, the prosecutor may reply as many breaches, respecting his interest, as he shall think fit, and the jury, on the trial of such issues as shall be put to them, shall assess damages for such breaches, as the prosecutor shall prove, and the court shall enter up judgment for the whole penalty of the bond and issue execution in favor of the prosecutor, for such sum as the jury shall have found for damages and the costs, and the judgment shall remain for the benefit of such person or persons, as may, by a scire facias thereon, show that they have been injured by any breaches of the condition of said bond; and if the prosecutor shall fail to recover in such suit,

the court shall award costs to the defendants, and thereof issue execution against such prosecutor.

SEC. 22. *It is hereby further enacted*, That this act be, and hereby is declared a public act, and that the same be, for the time herein before limited, construed in all courts, and places, benignly, and favorably for every beneficial purpose therein mentioned.

SEC. 23. *It is hereby further enacted*, That the said corporation shall take no benefit by this act, and that the same shall be wholly void, unless the said bank shall commence and be in operation, agreeably to the provisions of this act, within one year after the passing of the same.

SEC. 24. *It is hereby further enacted*, That the said corporation shall, semi-annually, at the time at which the directors of said bank shall declare dividends of the profits of said bank, pay into the treasury of this State, for the use and benefit of this State, ten per centum of the profits of said bank, whether divided or not, on all stock owned within this State; and twelve per centum of said profits on stock owned without this State.

SEC. 25. *It is hereby further enacted*, That one-tenth part of said stock shall be held conditionally, viz.: that at any time, during the operation of this act, it may, and shall be lawful, for the State of Vermont to take of the capital stock of said bank, one-tenth part of said stock, by said State's paying said stockholders, at said bank, the amount then paid into the capital stock; and it shall be the duty of the president, directors and company of said bank, on such payment, forthwith to transfer to the State of Vermont, one-tenth part of said capital stock.

SEC. 26. *It is hereby further enacted*, That the commissioners appointed agreeably to the provisions of the third section, and the committee appointed agreeably to the provisions of the nineteenth section of this act, shall, severally, have a right to demand and receive of said corporation, a remuneration for all services by them performed, agreeably to the requirements of this act.

SEC. 27. *It is hereby further enacted*, That in case there shall be more than twelve hundred shares subscribed to said bank, the commissioners for receiving such subscriptions shall, in deducting the excess, give a preference to the inhabitants of this State, so that they may hold the whole of said stock; and in case it shall appear to the satisfaction of said commissioners, that any subscriber shall have subscribed for stock in the name of any other person, or persons or shall have procured subscriptions to be made in the name of any other person, or persons, for his, or her, benefit, it shall be in the power of said commissioners to deduct the whole, or any part of said shares, so subscribed as aforesaid.

(Passed Nov. 8, 1832).

In 1847 this charter was extended to 1863, Act of Legislature No. 5.

In 1850 act was passed to increase the capital stock to \$80,000.

(The book of records of the Bank of Orleans, prior to 1863, cannot be found; hence at this late day, it is extremely difficult to procure sufficient facts to give a complete record).

According to section 4 of the act incorporating the Bank of Orleans, there appeared in the *North Star*, a newspaper then published at Danville, Vermont, under the date of January 14, 1833, the following notice:

"Books for receiving subscriptions for shares in the capital stock of the Bank of Orleans, will be opened at George Nye's in Irasburgh on the 6th day of February next.

SAMUEL C. CRAFTS,

PORTUS BAXTER,

BREED NOYES,

D. M. CAMP,

IRA H. ALLEN.

Irassburgh, Vt., Dec. 20, 1832."

I have not been able to obtain information as to the meeting organizing this bank, only that Ira H. Allen of Irassburgh was elected its first President and George C. West of Brown-ington its first Cashier.

The number of directors authorized by the act incorporating this bank was five; from all I can learn the first board of directors was Samuel C. Crafts of Craftsbury, Portus Baxter of Derby Line, Breed Noyes of Hyde Park, David M. Camp of Derby Center, and Ira H. Allen of Irasburgh; however this may not be correct. Hyde Park at this time was a part of the County of Orleans, Lamoille County not having been organized.

The report of the Inspector of Banks for the State of Vermont for that year, Oct., 1833, shows as follows: "Bank of Orleans, one-half capital stock paid in \$30,000; bills in circulation \$49,168.00."

For 1834 the report of the Inspector of Banks shows as follows: "Capital stock paid in \$30,000, bills in circulation \$35,774.00, notes discounted \$44,079.00, due on books \$4,770.05, on deposit Suffolk Bank, Boston, \$3,000.00, specie and bills of other banks and deposited in Home Market Bank, Boston, \$14,414.97." For a bank that had been organized less than two years, the above figures show great success.

From all I can learn, the Bank of Orleans was first located in the "Tavern" of George Nye, and remained there until the bank building was built, a picture of which is shown in this book. This tavern stood upon the site where was afterwards built "The Irasburgh House" and became the ell of said hotel.

The presidents of the "Bank of Orleans" were Ira H. Allen 1833-1847, 1863 to 1865; Elijah Cleveland of Coventry, 1847 to 1857; Hiram McLellan of Glover, 1857 to 1863.

The cashiers, George C. West of Brownington, Henry M. Bates, Isaac N. Cushman and William B. Denison, all of Irasburgh.

Those who have been directors during these years so far as I have been able to ascertain (there may have been others) were as follows: Samuel C. Crafts of Craftsbury, Ira H. Allen, Sabin Kellam and Wm. B. Denison of Irasburgh, Portus Baxter and David M. Camp of Derby, Elijah Cleveland, Thomas Guild and Loren Soper of Coventry, Breed

Noyes of Hyde Park, John Boardman and Hiram McLellan of Glover, Harry Baxter and Amos C. Robinson of Barton. .

For thirty-two years, from 1833 to 1865, the Bank of Orleans satisfied the needs of the people for that part of the County of Orleans and did a safe and successful business.

In 1865 the War of the Rebellion was substantially over, the United States was anxious to establish National banks; and thereby establish a national currency; secured by a pledge of United States bonds, which it was anxious to sell; the desirability of the provisions of the National Banking Act of 1864 was being urged upon the State banks in all sections; therefore April 5, 1865, the Bank of Orleans was changed and converted into "The Irasburgh National Bank of Orleans," with a capital stock of \$50,000 as shown by the following.

We, the undersigned stockholders of, the President, Directors and Company of the "Bank of Orleans," located in the town of Irasburgh, County of Orleans and State of Vermont, having a capital of fifty thousand dollars, do hereby authorize and empower the directors to change and convert said bank into a National Banking Association under the general banking law of the United States, and according to the provisions of the forty-fourth section of the act of Congress, entitled "An act to provide a National currency, secured by a pledge of United States bonds, and to provide for the circulation and redemption thereof," approved June 3, 1864, and we do also authorize the said directors, or a majority thereof, to make and execute the articles of association and organization certificate, required to be made or contemplated by said act, and also to make and execute all other papers and certificates and to do all acts necessary to be done to convert said Bank of Orleans "into a National Banking Association" and to do and perform all such acts as may be necessary to transfer the assets of every description and character of said "Bank of Orleans" to the "National Banking Association" into which it is to be converted, so that the said conversion may be absolute and complete, and we do hereby assume and authorize the said directors to assume, as the name of the National Banking As-

sociation, into which the said "Bank of Orleans" is to be converted, "The National Bank of Orleans" and we do hereby appoint Ira H. Allen, Thomas Guild, Hiram McLellan, Loren Soper and W. B. Denison, who are now the directors of the said "Bank of Orleans," to be the directors of the said National Bank of Orleans, to hold their offices as such directors until the regular annual meeting of directors is held, pursuant to the provisions of said act of Congress and until their successors are chosen and qualified; and we do hereby authorize the said directors of the said "Bank of Orleans" to continue in office as the officers of the said "Bank of Orleans," or to appoint or elect others, as to them may seem best.

In witness whereof, we hereunto set our hands and written against our names, the number of shares owned by us respectively this 27th day of February, 1865.

Names of stockholders	No. of shares owned by each
Allen, Ira H.	240
Allen, Frances E.	20
Allen, Sarah M.	12
Allen, Mary F.	8
Aiken, G. W.	20
Burton, John	24
Chafey, H. W.	4
Chase, Ellen E.	124
Cutler, Henry	40
Dailey, Emon	20
Denison, Wm. B.	12
Dewey, C. W.	8
Dodge, W. P.	10
Enos, Emily P.	80
Guild, Thomas	153
Hawley, Mrs. Ann M.	36
Hovey, Alvin	4
Jameson, Thomas	20
Jameson, Alexander	50
Kellam, John H.	20
Locke, Wm. L.	10

McClary, I. H.	5
McClary, O. R.	20
McLellan, Hiram	10
Miles, T. C.	25
Moody, Adelia A.	50
Nye, George	16
Phelps, Seth	4
Soper, Loren	32
Thrasher, Holland, Admr.	40
Walworth, D. P.	126
Warren, Joel	32
White, Pliny	8
Worthington, George	30
Worthington, J.	30

1,343

Stowe, Vermont, April 28, 1865.

On examination of the standing of the "Bank of Orleans" on the morning of April 5, A. D., 1865, as shown by the sworn statement of Wm. B. Denison, Cashier, and one of the directors, of said bank, I find the value of the stock of said bank to be thirty-one and 25/100 dollars per share and I hereby appraise the stock at thirty-one and 25/100 dollars for each share.

A. R. CAMP, *Bank Commissioner*.

A true record, attest: WM. B. DENISON, *Cashier*.

No bank since the organization of the State has had a more efficient and capable board of officers than the "Bank of Orleans."

HISTORY OF THE "IRASBURGH NATIONAL BANK OF ORLEANS"—1865-1875

We, the undersigned, the directors of the "Bank of Orleans" in the State of Vermont, do hereby declare that the owners of two-thirds of the capital stock of said bank, have authorized the directors of said bank to make the necessary organization certificate, and to change and convert the said bank into a "National Association" under the provisions of the Act of Congress, entitled "An Act to provide a National Currency, secured by a pledge of United States bonds, and to provide for the circulation and redemption thereof, approved June 3, 1864, and by virtue of said authority, and in accordance with the provisions and requirements of the forty-fourth section of said act, we do hereby make and execute the "Organization Certificate."

First. The name and title of the Association shall be, "The Irasburgh National Bank of Orleans."

Second. The said Association shall be located and continued in the town of Irasburgh, County of Orleans, and State of Vermont, where its operations of discount and deposit are to be carried on.

Third. The capital stock of this Association shall be fifty thousand dollars (\$50,000) and the same shall be divided into two thousand shares of twenty-five dollars each, as it is now divided in the said "Bank of Orleans."

Fourth. The name and residence of each of the stockholders of the said "Bank of Orleans" which is to become a National Bank under the provisions of the Act of Congress aforesaid, and the number of shares of twenty-five dollars each held by each stockholder are as follows:

Name	Residence	No. shares
Allen, Ira H.	Irasburgh	240
Allen, Frances E.	Irasburgh	20
Allen, Sarah M.	Irasburgh	12
Allen, Mary F.	Irasburgh	8
Aiken, George W.	Troy	20
Bingham, A. W.	Brighton	5
Bosworth, S. H. O.	Berlin	8
Bosworth, John	Berlin	12
Bryant, Azro	Irasburgh	32
Burton, John	Irasburgh	24
Carpenter, Chester	Charleston	4
Chase, Ellen M.	Burlington	124
Cutler, Henry	Glover	40
Chafey, Hiram W.	Craftsbury	4
Cheney, Samuel, trustee	Derby	13
Dailey, Emon	Coventry	20
Denison, Wm. B.	Irasburgh	12
Dewey, Chandler W.	Irasburgh	8
Dodge, Wm. P.	Irasburgh	10
Dwinell, Amanda A.	Glover	20
Eaton, Cyrus	Barton	12
Enos, Emily P.	Burlington	80
Foster, Stephen	Derby	44
Fuller, Frederick	Troy	40
French, John B.	Barton	12
Guild, Thomas	Coventry	153
Guild, Jane	Coventry	12
Herbert, Benj. F., estate	Coventry	40
Hawley, Ann M.	Irasburgh	36
Hill, Nathan S.	Burlington	40
Hovey, Alvin	Albany	4
Jameson, Thomas	Irasburgh	50
Jameson, Alexander	Irasburgh	20
Kellam, John H.	Irasburgh	20
Kendall, Oliver	Woodstock	60
Locke, Wm. P.	Irasburgh	10

Lyman, Timothy	Glover	8
Lyman, E. B.	Glover	8
McLellan, Hiram	Glover	10
McLellan, Franklin	Glover	16
McClary, I. H.	Albany	30
McClary, O. R.	Albany	20
Morgan, John	Sharon	50
Moody, Adelia A.	Burlington	50
Nye, George	Irassburgh	16
Osgood, Almira R.	Craftsbury	20
Person, Sarah D.	Berlin	8
Phelps, Seth	Albany	4
Redfield, Timothy P.	Montpelier	18
Robinson, A. C.	Barton	10
Seymour, Horatio	Buffalo, N. Y.	20
Soper, Loren	Coventry	32
Smith, Abigail	Brownington	8
Taylor, C. R.	Irassburgh	12
Thrasher, Lucy A.	Fitchburg, Mass.	12
Underwood, Edwin	Lyndon	28
Vilas, Wm. R.	Burlington	15
Walworth, D. P.	Coventry	126
Warren, Joel	Irassburgh	32
White, Elisha	Derby	66
White, Elisha, Admr.	Derby	36
White, Pliny H.	Coventry	8
Worthington, George	Irassburgh	30
Worthington, John	Irassburgh	30

2,000

Fifth. This certificate is made in order that the said "Bank of Orleans" and the stockholders thereof, may avail themselves of the advantage of the aforesaid act and that the said "Bank of Orleans" may be changed and converted into a "National Banking Association" under the name and title of "The Irassburgh National Bank of Orleans."

In witness whereof, we have hereunto set our hands this fifth day of April eighteen hundred and sixty-five (1865).

Revenue
stamp
10 cents

IRA H. ALLEN,
THOMAS GUILD,
HIRAM McLELLAN,
LOREN SOPER,
WM. B. DENISON.

State of Vermont
Orleans County, ss.

Revenue
stamp
5 cents

On this fifth day of April, A. D., 1865, personally came before me, a Judge of Probate of said County, Ira H. Allen, Thomas Guild, Hiram McLellan, Loren Soper and Wm. B. Denison, directors of the "Bank of Orleans" to me well known, who severally acknowledged that they executed the foregoing certificate, for the purposes therein mentioned.

Witness my hand and seal of office, the day and year aforesaid.

MILTON R. TYLER,
Judge.

Seal of
the Orleans
Probate Court.

ARTICLES OF ASSOCIATION

We, the undersigned, the directors of the "Bank of Orleans" in the State of Vermont, having been authorized by the owners of two-thirds of the capital stock of said bank to change and convert the said bank into a National Banking Association, under and according to the provisions of the act of Congress, entitled "An act to provide a National Currency, secured by a pledge of United States bonds, and to provide for the circulation and redemption thereof," approved June 3, 1864, and to execute Articles of Association, do hereby, in our

own behalf, and in behalf of the stockholders whom we represent, make and execute the following "Articles of Association."

1st. The name and title of the association, into which the said "Bank of Orleans" is to be changed and converted, shall be "The Irasburgh National Bank of Orleans."

2nd. The place where its banking house or office shall be located, and its operations of discount and deposit carried on, and its general business conducted, shall be the town of Irasburgh, in the County of Orleans, and State of Vermont.

3rd. The board of directors shall consist of five stockholders. The regular annual election of directors, shall be held on the second Tuesday of January, of each year, but if no election shall be held on that day, it may be held on any other day, according to the provisions of the tenth section of the act, and all elections shall be held according to such regulations as may be prescribed by the board of directors of the association, not inconsistent with the provisions of the aforesaid act.

4th. The capital stock of this association shall be fifty thousand dollars; to be divided into shares of twenty-five dollars each; but the capital may be increased, according to the provisions of the thirteenth section of the act, to any sum not exceeding one hundred thousand dollars; and in case of the increase of the capital of the association each stockholder shall have the privilege of subscribing for such number of shares of the proposed increase of the capital stock as he may be entitled to according to the number of shares owned by him before the stock is increased.

5th. The board of directors (a majority of whom shall be a quorum to do business) shall elect one of their number to be president of this association, who shall hold his office, unless he shall become disqualified, or be sooner removed by a two-thirds vote of all the members of the board, for the term for which he was elected a director, and they shall have power to elect a vice-president, who shall also be a member of the board of directors, and to elect or appoint a cashier, and such

other officers and clerks as may be required to transact the business of the association; to fix the salaries to be paid to them, and continue them in office, or to dismiss them, as, in the opinion of a majority of the board, the interests of the association may demand. They shall also have power to define the duties of the officers and clerks of the association, to require bonds from them, and to fix the penalty thereof; to regulate the manner in which elections of directors shall be held, and to appoint judges of the elections; to provide for an increase of the capital of the association and to regulate the manner in which such increase shall be made; and generally to do and perform all the acts that it may be legal for a board of directors to do under the act aforesaid; and they shall also have the power to make all by-laws that it may be proper and convenient for them to make, under said act, for the general regulation of the business of the association, and the entire management and administration of its affairs; which by-laws may prohibit, if the directors shall so determine, the transfer of stock owned by any stockholder who may be liable to this association, either as principal debtor, or otherwise, without the consent of the board.

6th. This association shall continue for the period of twenty years from the date of the organization certificate, unless sooner dissolved by the act of its stockholders owning at least two-thirds of its stock, who may dissolve and close up the association, in such manner as they may deem to be for the interest of the stockholders and creditors of the association; but subject to the restrictions, requirements and provisions of the act.

7th. These articles of association may be changed or amended at any time by stockholders owning a majority of the stock of the association, in any manner not inconsistent with the provisions of the act, and board of directors, or any three stockholders may call a meeting of the stockholders for this purpose.

In witness whereof, we, the directors aforesaid, for ourselves, as such directors, and in behalf of the stockholders

of the "Bank of Orleans" have hereunto set our hands, this fifth day of April, eighteen hundred and sixty-five.

IRA H. ALLEN,
THOMAS GUILD,
HIRAM McLELLAN,
LOREN SOPER,
WM. B. DENISON.

Revenue
stamp
5 cents.

TREASURY DEPARTMENT

OFFICE OF THE COMPTROLLER OF THE CURRENCY

Washington, August 29th, 1865.

Whereas by satisfactory evidence presented to the undersigned, it has been made to appear that "The Irasburgh National Bank of Orleans" in the town of Irasburgh, in the County of Orleans and State of Vermont, has been duly organized under and according to the requirements of the "Act of Congress" entitled "An Act to provide a National Currency, secured by a pledge of United States bonds, and to provide for the circulation and redemption thereof," approved June 3, 1864, and has complied with all the provisions of said act, required to be complied with before commencing the business of banking under said act,

Now therefore, I, Freeman Clarke, Comptroller of the Currency, do hereby certify that "The Irasburgh National Bank of Orleans" in the town of Irasburgh, in the County of Orleans and State of Vermont is authorized to commence the business of banking under the act aforesaid.

In testimony whereof, witness my hand and seal of office this twenty-ninth day of August, 1865.

(L. S.)

FREEMAN CLARKE, *Comptroller*.

1866

At the annual meeting of the stockholders of "The Irasburgh National Bank of Orleans" held Jan. 9, 1866, the following named stockholders, were elected directors, Ira H. Allen of Irasburgh, Thomas Guild of Coventry, Loren Soper of Coventry, Hiram McLellan of Glover, Isaac H. McClary of Albany.

At a meeting of the directors held Jan. 17, 1866, Ira H. Allen was elected President and Wm. B. Denison, Cashier.

At a meeting of the directors held May 14, 1866, Charles P. Allen was elected a director to fill the vacancy caused by the death of Ira H. Allen, who deceased April 22, 1866.

At a meeting of the directors held May 28, 1866, Hiram McLellan was elected President in place of Ira H. Allen, deceased.

1867

At the annual meeting of the stockholders of the Irasburgh National Bank of Orleans held Jan. 8, 1867, the following named stockholders were elected directors, Hiram McLellan of Glover, Loren Soper of Coventry, I. H. McClary of Albany, Charles P. Allen of Irasburgh, Wm. B. Denison of Irasburgh.

Hiram McLellan was elected President and Wm. B. Denison appointed Cashier.

1868

At the annual meeting of the stockholders held Jan. 14, 1868, the persons last named were elected directors, and the same persons as President and Cashier.

1869

At the annual meeting of the stockholders held Jan. 12, 1869, the following named stockholders were elected directors,

Hiram McLellan of Glover, Loren Soper of Coventry, Wm. B. Denison of Irasburgh, Amory Davison of Craftsbury, Charles P. Allen of Irasburgh.

Hiram McLellan was elected President and Wm. B. Denison, Cashier.

1870

At the annual meeting of the stockholders held Jan. 11, 1870, the persons last named were elected directors and the same persons as President and Cashier.

1871

At the annual meeting of the stockholders held Jan. 10, 1871, the same persons were elected directors as in 1870 and the same persons as President and Cashier.

Irasburgh, Vt., May 22, 1871.

It having been determined by the directors of the Irasburgh National Bank of Orleans to remove from its old banking house to rooms in the second story of the brick store in the village of Irasburgh, it was agreed by and between the said directors and Charles P. Allen, that the banking house, standing on land owned by said Allen should be surrendered to him, and that the rooms in the brick store should be fitted up at the expense of the bank for the use of which an annual rent of twenty-five dollars, for a term of fifteen years from Jan. 1, 1871, should be paid said Allen. It was also determined to procure a new fireproof safe; and in consideration of the sum of four hundred dollars to be paid by said Allen, he was to be given a compartment in said safe for his sole use. He is also to abate from rent of new rooms, for use of office room for himself twelve dollars and fifty cents a year.

At a meeting of the directors of said bank held July 31, 1871, Wm. B. Denison resigned as Cashier, and his resignation was accepted to take effect on or before Oct. 31, 1871.

At a meeting of the directors of said bank held Nov. 23, 1871, Hiram K. Dewey was appointed Cashier.

1872

At the annual meeting of the stockholders held Jan. 9, 1872, the same persons were elected directors as in 1871. Hiram McLellen was elected President and H. K. Dewey appointed Cashier.

1873

At the annual meeting of the stockholders held Jan. 14, 1873, the following named stockholders were elected directors, Hiram McLellan of Glover, Loren Soper of Coventry, Amory Davison of Craftsbury, Wm. B. Denison of Irasburg, D. P. Walworth of Coventry.

Jan. 21, 1873, Hiram McLellan was elected President and H. K. Dewey, Cashier.

1874

At the annual meeting of the stockholders held Jan. 13, 1874, the following named stockholders were elected directors, Hiram McLellan of Glover, Loren Soper of Coventry, Amory Davison of Craftsbury, D. P. Walworth of Coventry, John Bailey, Jr., of Wells River.

Hiram McLellan was elected President and H. K. Dewey appointed Cashier.

1875

At the annual meeting of the stockholders held Jan. 12, 1875, the following named stockholders were elected directors, Hiram McLellan of Glover, Loren Soper of Coventry, Amory Davison of Craftsbury, John Bailey, Jr., of Wells River, William W. Grout of Barton.

Hiram McLellan was elected President, Loren Soper Vice-Pres. and H. K. Dewey appointed Cashier.

At a meeting of the stockholders of said bank, duly warned, held March 17, 1875, it was voted to put the "Irasburgh National Bank of Orleans" into liquidation, and close the same out in accordance with the National Currency Act. Number of shares voting yes, 2,109, no, 86.

At a meeting of the stockholders of said bank held April 7, 1875, to see if they would reconsider the vote of March 17, 1875, a yes and no vote was taken and 2,113 votes cast, all of which were no, or not in favor of reconsidering the vote of March 17, the vote being unanimously in favor of liquidation.

At a meeting of the directors held May 22, 1875, Benjamin Hancock of Glover, was elected to fill the vacancy caused by the death of Loren Soper which occurred Feb. 16, 1875.

The last meeting of the directors of the "Irasburgh National Bank of Orleans," held in Irasburgh, was Sept. 15, 1875.

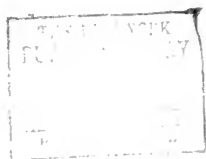
OFFICERS OF "BANK OF ORLEANS" AND "IRASBURGH NATIONAL
BANK OF ORLEANS"



Hiram McLellan,
David M. Camp,
John Boardman,

Elijah Cleveland,
Portus Baxter,
Amos C. Robinson,

Samuel C. Crafts,
Thomas Guild,
Sabin Kellam.

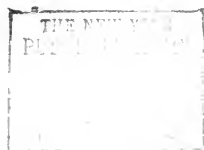




Loren Soper,
John Bailey,
Isaac N. Cushman,

Wm. B. Denison,
Charles P. Allen,
Henry C. Bates,

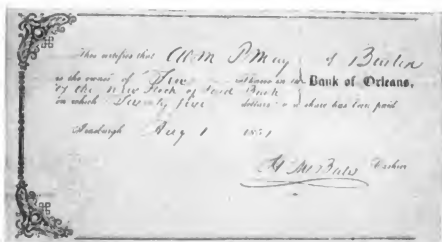
Isaac H. McClary,
D. P. Walworth,
Benj. Hancock.

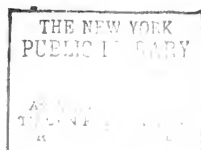




"BRICK STORE"

"BANK OF ORLEANS"





HISTORY OF "BARTON NATIONAL BANK"

1875-1909

The subscribers to the capital stock of "Barton National Bank" met at Barton May 8, 1875, and organized.

ORGANIZATION CERTIFICATE

We the undersigned, whose names are specified in article fourth of the certificate having associated ourselves for the purpose of organizing a banking association, and transacting the business of banking under the act of Congress entitled "An Act to provide a National Currency secured by a pledge of United States bonds and to provide for the circulation and redemption thereof, approved June 3, 1864, and of subsequent acts in addition to or amendatory thereof do make and execute the following organization certificate.

First. The name of the Association shall be Barton National Bank.

Second. The said association shall be located in Barton Village, in the town of Barton, County of Orleans, and State of Vermont, where its operations of discounts and deposit are to be carried on.

Third. The capital stock of this association shall be one hundred and fifty thousand dollars (\$150,000) and the same shall be divided into fifteen hundred shares of one hundred dollars each.

Fourth. The name and residence of each of the shareholders of this association, with the number of shares held by each, are as follows.

Name	Residence	No. of shares
Anderson, Gavin	West Glover	20
Anderson, James	East Craftsbury	5
Bailey, John, Jr.	Wells River	45

43

Brown, Wm. C.	Barton	4
Bridgman, George W.	Barton	6
Blasdell, W. H.	Lowell	15
Barnard, E.	Barton	5
Blake, A. B.	Barton	6
Boyce, Martekce A.	Wells River	5
Baldwin, A. T.	Wells River	10
Baldwin, Erastus	Wells River	10
Buswell, J. C.	Barton	10
Brownlie, Elizabeth	East Craftsbury	2
Bill, D.	Albany	5
Blake, George H.	Barton	5
Churchill, G. E.	Barton Landing	12
Cutler, Henry	Glover	24
Cutler, Cordelia	Glover	5
Corey, S. R.	East Craftsbury	10
Clark, John	West Glover	13
Davison, Amory	Craftsbury	25
Dwinell, Charles H.	Barton	60
Drew, Isaac K.	Barton	35
Dodge, Wm. P.	Barton Landing	10
Dutton, E. F.	Barton	5
Dutton, A. P.	East Craftsbury	5
Drown, C. G.	South Barton	5
Drew, T. W.	Barton	5
Eaton, Cyrus	Barton	20
Flanders, Samantha F.	Barton	10
Freeman, J. B.	Barton	5
Fleming, Margaret	Glover	10
Grout, W. W.	Barton	205
Guild, Job	Coventry	25
Gardner, Agnes	Wells River	15
Gardner, James H.	Wells River	5
Hall, John G.	Barton	25
Hall, J. W.	Barton	24
Hill, J. J.	Barton	5
Hoyt, Rufus E.	Craftsbury	8

Hayden, Wm. H.	Albany	20
Jenness, George W.	Barton	15
Joslyn, Wm.	Barton	4
Hancock, B.	Glover	95
Jenness, Permelia	Craftsbury	21
Jameson, Martha G.	Irassburgh	6
Joslyn, Hubbard	Derby Line	20
Kimball, P. W.	Haverhill, N. H.	10
Leslie, Charles B.	Wells River	10
McLellan, Hiram	Glover	80
McLellan, Franklin	Glover	20
Merriam, William	Glover	25
McDougall, D.	Barton	5
Mossman, Benjamin	Barton	4
Mitchell, James	Glover	16
Morse, Aurelius	East Craftsbury	5
Martin, W. H.	Barton	4
Nelson, B. M. R.	Barton	22
Noyes, Michael J.	Landaff, N. H.	25
Owen, O. D.	Barton	5
Pike, A. F.	Haverhill, N. H.	50
Paddock, Mary C.	Craftsbury	10
Phelps, Seth	Albany	6
Pillsbury, Henry F.	Barton	20
Robinson, W. F.	Barton	21
Robinson, A. C.	Barton	135
Rice, Julius	Barton	10
Reed, Isabella	Wells River	10
Rogers, D. Allen	Wells River	1
Rowell, Levi	Albany	6
Skinner, J. E.	Barton	12
Simpson, J. W.	East Craftsbury	10
Scott, Emma W.	Craftsbury	5
Twombly, Aaron	Barton	5
Underwood, A.	Wells River	20
Thompson, L. H.	Irassburgh	10
Webster, J. N.	Barton	4

Whitcher, H. O.	Barton	4
Wylie, Wm.	Glover	20
Willard, Richard	Sutton	5
		<hr/>
		1,500

ARTICLES OF ASSOCIATION

For the purpose of organizing an Association to carry on the business of banking under the act of Congress entitled "An act to provide a National Currency secured by a pledge of United States bonds, and to provide for the circulation and redemption thereof" approved June 3, 1864, and of subsequent acts in addition to or amendatory thereof, the undersigned subscribers for the stock of said association, do enter into the following "Articles of Association."

First. The name and title of this association shall be, Barton National Bank.

Second. The place where its banking house, or office, shall be located and its operations of discount and deposit carried on and its general business conducted, shall be "Barton Village" in the town of Barton, County of Orleans, and State of Vermont.

Third. The board of directors shall consist of seven stockholders. The first meeting of the stockholders for the election of directors, shall be held at Barton Village in the town of Barton, County and State aforesaid, on the eighth day of May, 1875, or at such other place and time as a majority of the undersigned stockholders may direct.

Fourth. The regular annual meetings of the stockholders for the election of directors, shall be held at the banking house of this association on the second Tuesday of January of each year; but if no election shall be held, on that day, it may be held on any other day according to the provisions of the tenth section of the act; and all elections shall be held according to such regulations as may be prescribed by the board of direc-

tors, not inconsistent with the aforesaid provisions of the said tenth section of the act.

Fifth. The capital stock of this Association shall be one hundred and fifty thousand dollars, to be divided into shares of one hundred dollars each; but the capital may be increased according to the provisions of the thirteenth section of the act, to any sum, not exceeding three hundred thousand dollars; and in case of the increase of the capital of the association each stockholder shall have the privilege of subscribing for such number of shares of the proposed increase of the capital stock as he may be entitled to according to the number of shares owned by him, before the stock is increased.

Sixth. The board of directors (a majority of whom shall be a quorum to do business) shall elect one of their number to be president of this association, who shall hold his office (unless he shall be disqualified or be sooner removed by a two-thirds vote of all the members of the board) for the term for which he was elected a director and they shall have power to elect a vice-president, who shall also be a member of the board of directors, and to elect or appoint a cashier, and such other officers and clerks as may be required to transact the business of the association; to fix the salaries to be paid to them and continue them in office, or to dismiss them as in the opinion of a majority of the board, the interests of the association may demand. They shall also have power to define the duties of the officers and clerks of the association, to require bonds from them and to fix the penalty thereof; to regulate the manner in which elections of directors shall be held and to appoint judges of the elections; to provide for an increase of the capital of the association and to regulate the manner in which such increase shall be made and generally to do and perform all the acts that it may be legal for a board of directors to do under the act aforesaid; and they shall also have the power to make all by-laws that it may be proper and convenient for them to make under said act, for the general regulation of the business of the association and the management and administration of its affairs; which by-laws may prohibit, if the directors shall

so determine, the transfer of stock owned by any stockholder who may be liable to this association, either as principal debtor or otherwise, without the consent of the board.

Seventh. This association shall continue for the period of twenty years from the date of this organization certificate, unless sooner dissolved by the act of its stockholders, owning at least two-thirds of its stock, who may dissolve and close up the association in such manner as they may deem to be for the interest of the stockholders and creditors of the association, but subject to the restrictions, requirements and provisions of the act.

Eighth. These articles of association may be changed or amended at any time, by stockholders owning a majority of the stock of the association, in any manner not inconsistent with the provisions of the act, and the board of directors, or any three stockholders, may call a meeting of the stockholders for this purpose.

In witness whereof we have hereunto set our hands this 8th day of May, 1875.

Signers same as pages 43, 44, 45, 46.

1875

At said meeting of the stockholders held May 8th, 1875, the following named stockholders were elected directors, Hiram McLellan of Glover, Amory Davison of Craftsbury, John Bailey, Jr., of Wells River, Wm. W. Grout of Barton, Amos C. Robinson of Barton, L. H. Thompson of Irasburg, Wm. H. Blasdell of Lowell.

Hiram McLellan was elected President; Amory Davison, vice-president; and H. K. Dewey, Cashier.

Voted June 12, 1875, to call in sixty dollars on each share of capital stock of Barton National Bank.

Voted July 2, 1875, to call in the balance, or forty dollars on each share of stock, with fifteen dollars in addition on each share of stock, to pay premium on bonds. July 12, 1875, \$90,000 paid in.

Aug. 3, 1875, the United States Treasury Department authorized "Barton National Bank" to commence the business of banking, which it did on the ground floor of the two-story block on Main Street owned by F. W. Baldwin.

1876

At the annual meeting of the stockholders held Jan. 11, 1876, the same persons were elected directors as in 1875 and the same persons as President, Vice-President and Cashier.

At a meeting of the directors held March 27, 1876, B. M. R. Nelson of Barton was elected director to fill the vacancy occasioned by the death of Amos C. Robinson.

The following draft of by-laws was adopted.

ARTICLE 1

The regular annual meeting of the stockholders for the election of directors and the transaction of any other proper business, shall be held at the banking rooms of said bank in Barton, Vt., on the second Tuesday of January of each year, between the hours of ten and three of said day; thirty days' notice of such meeting shall be given by the cashier in one or more weekly newspapers published in the County of Orleans.

The directors, previous to said election shall appoint three stockholders to be judges of said election who shall hold and conduct the same, and certify the result thereof. A majority of the directors may at any time call a special meeting of the stockholders, and in such case, the cashier shall in like manner give thirty days' notice, and in such notice state the object of such special meeting.

In case of a vacancy in the board of directors by death or otherwise the remaining directors may fill the vacancy.

ARTICLE 2

The officers of the bank shall be a President, a Vice-President, who shall have the powers and discharge the duties

of the President, in the President's absence, a Cashier and such other officers as may from time to time be required for the prompt transaction of its business. The President shall hold his office (unless he shall resign, become disqualified or be removed) for the current year for which the board of directors whereof he is a member, is elected.

The cashier and subordinate officers, if any, shall be appointed to hold their offices, respectively during the pleasure of the board of directors.

ARTICLE 3

The cashier shall take charge of and faithfully apply and account for all the moneys, funds and valuables of the bank and shall give a bond with sufficient sureties to be approved by the board, in the sum of thirty thousand dollars, conditioned for the faithful and honest discharge of his duties. He shall be clerk of the meetings of the stockholders and of the meetings of the directors and keep regular records of their respective proceedings.

ARTICLE 4

The stock of the bank shall be assignable only on the books of the bank, subject to the restrictions and provisions of the act under which the bank is organized, and a transfer book shall be kept in which all assignments and transfers of stock shall be made.

No transfer of stock shall be made without the consent of the board of directors, by any stockholder, who shall be indebted or otherwise liable to the bank, either as principal debtor or otherwise; and the bank shall have a lien upon all stock owned by any person for security of any indebtedness or liability to the bank as principal or otherwise. Certificates of stock signed by the president or vice-president and cashier may be issued to stockholders, and the certificate shall state upon its face that the stock is transferable only on the books of the bank and when stock is transferred the certificate thereof shall

be returned to the bank and cancelled and a new certificate issued.

ARTICLE 5

The stated meetings of the board of directors shall be held at their banking rooms, Monday of each week, at 1 o'clock p. m. ; special meetings may be called at any time by the president, vice-president or cashier.

ARTICLE 6

There shall be appointed by the board, as often as every six months, a committee whose duty it shall be to examine into the affairs of the bank, to count its cash, and compare its assets and liabilities, to ascertain whether or not, the books are kept correctly and in solvent condition ; the result of which examination shall be reported to the board, at their next regular meeting.

ARTICLE 7

All the current expenses of the bank shall be paid by the cashier, who shall every six months or oftener if required to do so, make to the board a detailed statement thereof.

ARTICLE 8

A majority of the directors shall be a quorum to do business. One or more directors may approve notes, bills and drafts presented to said bank for discount.

ARTICLE 9

All transfers and conveyances of real estate shall be made by the bank and under seal thereof, in accordance with the orders of the board, and shall be signed by the president or vice-president.

ARTICLE 10

The directors, unless for any cause, they find it inexpedient or impossible, shall declare out of the profits, semi-annual

dividends, payable on the first days of January and July of each year, or as near that day as it can conveniently be done, to the persons appearing on the books as stockholders on those days.

ARTICLE 11

Neither the president nor cashier, nor any officer of the bank, shall allow any person to overdraw his account.

ARTICLE 12

The following is an impression of the seal adopted by the board of directors.

*(BARTON NATIONAL BANK)

Barton, Vermont.

ARTICLE 13

These by-laws may be changed or amended by a vote of two-thirds of the directors present.

1877

At the annual meeting of the stockholders held Jan. 9, 1877, directors were elected as follows: Hiram McLellan, Amory Davison, John Bailey, Jr., W. W. Grout, L. H. Thompson, W. H. Blasdell and B. M. R. Nelson.

The directors elected officers: Hiram McLellan, president; Amory Davison, vice-president, H. K. Dewey, cashier.

1878

At the annual meeting held Jan. 8, 1878, the same persons were elected directors and officers as in 1877.

1879

At the annual meeting held Jan. 14, 1879, the same persons were elected directors and officers as in 1877.

1880

At the annual meeting held Jan. 13, 1880, same persons were elected directors and officers as in 1877.

1881

At the annual meeting held Jan. 11, 1881, same persons elected directors and officers as in 1877.

1882

At the annual meeting held Jan. 10, 1882, the same persons were elected directors and officers as in 1877.

1883

At the annual meeting held Jan. 9, 1883, same persons were elected directors and officers as in 1877.

Voted that article 6 of the by-laws be amended so as to read as follows: "The board of directors, as often as every six months, shall examine into the affairs of the bank, count its cash, compare its liabilities, ascertain whether or not the books are kept correctly, and whether or not the bank is sound and in solvent condition."

1884

At the annual meeting held Jan. 8, 1884, same persons were elected directors and officers as in 1877.

Bank moved into "Skinner & Drew" block owned by B. M. R. Nelson.

1885

At the annual meeting held Jan. 13, 1885, the following officers were elected.

DIRECTORS

Amory Davison, B. M. R. Nelson, W. W. Grout, L. H. Thompson, W. H. Blasdell, J. E. Dwinell, Cyrus Eastman.

OFFICERS

Amory Davison, president; B. M. R. Nelson, vice-president; H. K. Dewey, cashier.

1886

At the annual meeting held Jan. 12, 1886, the following were elected.

DIRECTORS

Amory Davison, B. M. R. Nelson, W. W. Grout, L. H. Thompson, W. H. Blasdel, J. E. Dwinell and John Bailey, Jr.

OFFICERS

Amory Davison, president; B. M. R. Nelson, vice-president; H. K. Dewey, cashier.

1887

At the annual meeting held Jan. 11, 1887, the same persons were elected directors and officers as in 1886.

1888

At the annual meeting held Jan. 10, 1888, the same persons were elected directors and officers as in 1886.

1889

At the annual meeting held Jan. 8, 1889, the same persons were elected directors and officers as in 1886.

At a meeting of the directors held Jan. 14, 1889, L. H. Thompson and John Bailey resigned as directors.

At a meeting of the stockholders held Feb. 28, 1889, article 3 of the by-laws was amended so it would read "The board of directors shall consist of five stockholders."

1890

At the annual meeting held Jan. 14, 1890, directors were elected as follows.

Amory Davison, B. M. R. Nelson, W. W. Grout, W. H. Blasdell and J. E. Dwinell.

Amory Davison was elected president, B. M. R. Nelson, vice-president and H. K. Dewey, cashier.

1891

At the annual meeting held Jan. 13, 1891, the same persons were elected directors and officers as in 1890.

1892

At the annual meeting held Jan. 12, 1892, the same persons were elected directors and officers as in 1890.

July 1, 1892. Resources of the bank.....\$277,884.71

1893

At the annual meeting held Jan. 10, 1893, the same persons were elected directors and officers as in 1890.

Jan. 2, 1893. Resources\$288,963.03

July 1, 1893. Resources\$272,749.22

1894

At the annual meeting held Jan. 9, 1894, the same persons were elected directors and officers as in 1890.

Jan. 1, 1894. Resources\$291,268.99

1895

At the annual meeting held Jan. 8, 1895, the same persons were elected directors and officers as in 1890.

Jan. 1, 1895. Resources\$305,426.81

At a meeting of the stockholders held April 1, 1895, it was voted to amend article 7 of the "Articles of Association," to read as follows:

"This association shall continue until close of business May 8, 1915, unless sooner placed in voluntary liquidation by

the act of its shareholders owning at least two-thirds of its stock or otherwise dissolved by authority of law."

Leslie J. Harriman appointed clerk and teller.

1896

At the annual meeting held Jan. 14, 1896, the same were elected directors and officers as in 1890.

Jan. 1, 1896. Resources\$290,861.62

Nov. 16, 1896, Henry R. Cutler was elected a director to fill the vacancy caused by the death of B. M. R. Nelson, and W. H. Blasdell was elected vice-president to take the place of Mr. Nelson. C. S. Webster appointed as clerk.

1897

At the annual meeting held Jan. 12, 1897, directors were elected as follows, Amory Davison, W. W. Grout, W. H. Blasdell, J. E. Dwinell, H. R. Cutler. Amory Davison elected president, W. H. Blasdell, vice-president.

Jan. 1, 1897. Resources\$278,925.31

1898

At the annual meeting held Jan. 11, the same persons were elected directors and officers as in 1897.

Jan. 1, 1898. Resources\$361,924.50

Oct. 3, L. J. Harriman was appointed cashier to take the place of H. K. Dewey, who deceased Sept. 4, 1898.

1899

At the annual meeting held Jan. 10, 1899, the same persons were elected directors and officers as in 1897.

Jan. 2, 1899. Resources\$349,661.68

July 1, 1899. Resources\$359,884.11

1900

At the annual meeting held Jan. 9, the same persons were elected directors and officers as in 1897.

Jan. 1, 1900. Resources	\$374,070.94
July 1, 1900. Resources	\$298,419.52
Cashier's salary	\$ 1,500.00

1901

At the annual meeting held Jan. 8, 1901, the same persons were elected directors and officers as in 1897.

Jan. 1, 1901. Resources	\$297,341.06
July 1, 1901. Resources	\$324,624.13

Roy A. Bean appointed clerk.

1902

At the annual meeting held Jan. 14, 1902, the same persons were elected directors and officers as in 1897.

Jan. 1, 1902. Resources	\$321,321.94
July 1, 1902. Resources	\$332,016.12

October 13, Willard W. Miles was elected a director to fill the vacancy occasioned by the death of William W. Grout.

1903

At the annual meeting held Jan. 13, 1903, persons were elected directors as follows, Amory Davison, W. H. Blasdel, J. E. Dwinell, H. R. Cutler and W. W. Miles.

Amory Davison elected president and W. H. Blasdel, vice-president. L. J. Harriman appointed cashier; C. S. Webster, teller; Harry Hibbard and W. A. Tower, clerks.

Jan. 1, 1903. Resources	\$356,008.64
July 1, 1903. Resources	\$322,580.60

1904

At the annual meeting held Jan. 12, 1904, the same persons were elected directors and officers as in 1903.

Jan. 1, 1904. Resources	\$355,223.20
July 1, 1904. Resources	\$336,404.15

July 2, 1904, Barton National Bank voted to join with "Barton Savings Bank" in building a brick three-story bank

block, if suitable lot can be obtained. The Barton Savings Bank concurred by a vote the same day.

H. R. Cutler was elected a building committee by the National Bank.

1905

At the annual meeting held Jan. 10, 1905, the same persons were elected directors and officers as in 1903.

W. C. Johnson was appointed clerk.

Jan. 1, 1905. Resources\$392,635.00
July 3, 1905. Resources\$308,391.02

At a meeting of the stockholders held Feb. 25, 1905, it was voted to reduce its capital stock from \$150,000 to \$100,000.

At a meeting of the directors held April 17, 1905, it was voted to award to Messrs. Simoneaux, Dion & Co., the contract to build the new three-story brick "Bank Block". Kendall, Taylor & Stevens, architects. Amount of contract \$16,610.00.

1906

At the annual meeting held Jan. 9, 1906, the same persons were elected directors and officers as in 1903.

Frank A. Dana appointed a clerk.

Jan. 1, 1906. Resources\$330,850.99
July 1, 1906. Resources\$339,476.61

At a meeting Dec. 8, 1906, W. W. Miles resigned as director and Frank D. Thompson was appointed to fill the vacancy.

1907

At the annual meeting held Jan. 8, 1907, directors were elected as follows, Amory Davison, W. H. Blasdell, J. E. Dwinell, H. R. Cutler and Frank D. Thompson.

Amory Davison was elected president and W. H. Blasdell, vice-president; L. J. Harriman, cashier and Aldis Knight was appointed a clerk.

At a meeting of the directors held June 1, 1907, John L. Lewis of North Troy, was elected a director to fill the vacancy occasioned by the death of Amory Davison.

Aug. 24, 1907, W. H. Blasdell resigned as director and Frank E. Alfred of Newport, elected to fill the vacancy.

J. E. Dwinell was elected president and John L. Lewis vice-president.

Jan. 1, 1907. Resources	\$360,316.64
July 1, 1907. Resources	\$362,709.13

1908

At the annual meeting held Jan. 14, 1908, directors were elected as follows: J. E. Dwinell, J. L. Lewis, H. R. Cutler, F. D. Thompson, F. E. Alfred.

J. E. Dwinell was elected president; J. L. Lewis, vice-president; L. J. Harriman was appointed cashier and N. A. Underwood and Margaret Rowen were appointed clerks.

Jan. 4, 1908. Resources	\$338,402.29
July 1, 1908. Resources	\$338,764.42

1909

At the annual meeting held Jan. 12, 1909, same persons were elected directors and officers as in 1908.

Jan. 5, 1909. Resources	\$333,281.55
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Jan. 30, 1909. At a meeting of the stockholders of Barton National Bank, duly warned, held this day, the following resolution was adopted, "Whereas, in the opinion of the stockholders of the Barton National Bank, it is deemed advisable to place this bank into voluntary liquidation, for the purpose of effecting the transfer of its accounts, business, assets and good will to the Barton Savings Bank & Trust Co., it is therefore

Resolved, That the Barton National Bank be placed in voluntary liquidation under the provisions of sections No. 5,220 and No. 5,221 United States Revised Statutes, to take effect at close of business of the bank on March 15th, 1909."

The above resolution was adopted by the following vote representing more than two-thirds of the capital stock of the association.

Name	Residence	No. shares
Alfred, F. E.	Newport	10
Baldwin, F. W.	Barton	8
Baldwin, F. W., trustee	Barton	9
Baldwin, F. W., Treas.	Barton	3
Barton Savings Bank		84
Bean, Mrs. Abbie B.	St. Johnsbury	11
Chafey, M. B.	Albany	2
Cushman, Mrs. Addie G.	Newport	4
Cutler, Mrs. Cordelia	Barton	26
Cutler, H. R.	Barton	201
Davis, George H.	Barton	2
Davison, Amory	Craftsbury	13
Drew, T. W.	Barton	12
Dutton, E. A.	Craftsbury	2
Dustin, Mrs. Hattie M.	Craftsbury	6
Dwinell, J. E.	Glover	44
French, C. D.	Barton	7
Gould, Amos	Albany	4
Guild, W. B.	Newport	4
Hammond, C. H.	Irasburgh	10
Hinman, Benj.	Newport	4
Hannant, C. H.	Irasburgh	10
Holdbridge, F. H.	Irasburgh	10
Hubbard, Mrs. Miranda	Burke	7
Jameson, Mrs. M. G.	Irasburgh	3
Johnson, W. C., Jr.	Barre	3
Joslyn, Pomona W.	Barton	14
Leonard, Chapin	Glover	20
Leonard, Mrs. Harriett	Glover	2
Lewis, J. L.	Troy	15
Martin, Mrs. Elma A.	Glover	2
McLellan, John	Barton	34
Miles, W. W.	Barton	16
McLellan, Sarah C.	Barton	13
Nelson, Mrs. Martha E.	Barton	13
Pierce, Mrs. Altha L.	Barton	10

Pillsbury, H. F.	Barton	34
Shepard, Mrs. Betsey G.	Albany	4
Skinner, C. S.	Albany	7
Smith, Mrs. Ann Eliza	Albany	3
Thompson, F. D.	Barton	31
Urie, Thomas M.	Craftsbury	10
Webster, C. S.	Barton	2
Webster, J. N., trustee	Barton	7
		<hr/>
Whole No. voting		726
Whole No. shares bank		1,000

1909. March 9. At a meeting of the directors of the Barton National Bank held this day, the following communication was read:

To the board of directors of the Barton National Bank:

Gentlemen: "At a meeting of the board of directors of the Barton Savings Bank & Trust Co. held March 6, 1909, it was voted to purchase all the assets, business and good will of the Barton National Bank for the sum of one hundred and fifty thousand dollars (\$150,000) at close of business of the said bank March 15, 1909, and to hold said bank harmless, and indemnify them from all loss, costs or damages on account of any liability which said Barton National Bank may be under, except the liability of said bank to its stockholders, to the amount which may be due them on their stock in liquidating, and the Barton Savings Bank and Trust Company, agrees to assume all liabilities of said bank, except as aforesaid. It was further voted that the treasurer of the Barton Savings Bank and Trust Company, is hereby authorized to present the foregoing in writing to the directors of the 'Barton National Bank.'"

The Barton National Bank, by its directors, voted to accept the proposition of the "Barton Savings Bank and Trust Company," as set forth above.

1909. March 13. C. S. Webster was elected liquidating agent for the Barton National Bank.

OFFICERS OF THE BARTON NATIONAL BANK

Wm. H. Blasdell—1
B. M. R. Nelson—4

Wm. W. Grout—2
Amory Davison—5

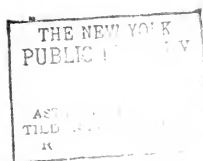
J. E. Dwinell—3
Hiram K. Dewey—6



L. H. Thompson
Leslie J. Harriman

Frank E. Alfred
Frank D. Thompson

Willard W. Miles
John L. Lewis



"BARTON SAVINGS BANK"

1896-1909

At the session of the Legislature of Vermont in 1896, an act was passed, incorporating a Savings Bank at Barton as follows:

No. 183. "An act to incorporate the Barton Savings Bank."

It is hereby enacted by the General Assembly of the State of Vermont.

SECTION 1. Amory Davison, W. H. Blasdell, H. K. Dewey, J. E. Dwinell, M. B. Chafey, H. R. Cutler, H. C. Pierce, C. W. Bryant, W. E. Curtis, F. W. Baldwin, W. W. Grout and C. W. Wheeler and such other persons as shall be duly elected members thereof, are hereby constituted a corporation by the name of the Barton Savings Bank, with all the powers and privileges and subject to all the duties and liabilities incident to similar corporations under the general laws of the State regulating savings banks and savings institutions.

SEC. 2. A majority of the corporators herein mentioned are hereby authorized to call the first meeting of the corporation by giving each of the persons herein named six days' notice, in writing of the time and place of meeting.

SEC. 3. Said corporation shall be located at Barton Village in the County of Orleans.

SEC. 4. This act shall be subject to all the general laws of this State relating to savings banks and savings institutions now in force, or that may hereafter be enacted and may be amended or repealed as the public good may require.

SEC. 5. This act shall take effect from its passage.

Approved Nov. 24, 1896.

At a meeting of the incorporators of the Barton Savings Bank held in the banking rooms of the Barton National Bank in Barton on the 8th and 22 days of December, 1896, said bank organized, elected as additional incorporators, P. W. Davison of Craftsbury, and W. W. Miles and E. L. Chandler of Barton; elected as trustees, H. R. Cutler, H. C. Pierce, J. E. Dwinell, M. B. Chafey, C. W. Bryant, C. W. Wheeler, P. W. Davison, W. W. Miles and F. W. Baldwin.

H. R. Cutler was elected president, H. C. Pierce, vice-president.

Contract was made with Barton National Bank to occupy with it its banking rooms.

At a meeting of the trustees March 15, 1897, L. J. Harri-man was appointed treasurer.

1897

At a meeting of the trustees held June 22, 1897, the following by-laws were adopted.

OBJECT OF THE CORPORATION

SECTION 1. The object of this corporation is to provide a method of enabling the industrious and economical to invest such part of their property and earnings as they can conveniently spare, in such manner as will afford both security and profit.

ANNUAL MEETING

SEC. 2. The annual meeting of this corporation shall be holden on the second Wednesday of January at 10 o'clock A. M. at the office of their Treasurer, in each year, after the year 1897, when the officers of the corporation shall be chosen by ballot. Said meetings shall be called by the clerk, who shall give notice of the same by publication in one newspaper printed in Orleans County, at least two weeks previous to the meeting, or by written or printed notice mailed to each member, stating the time and place of said meeting.

OFFICERS

SEC. 3. The officers of this bank, shall be a President, a Vice-President, a Treasurer, a Clerk (who shall be the same person as the Treasurer) and not to exceed nine trustees, who shall constitute the board of trustees, and shall hold their respective offices for one year, and until others are chosen and qualified in their stead, provided however, the officers first chosen shall hold their respective offices until the annual meeting in January, A. D., 1898.

The President, and in his absence, the Vice-President, or in the absence of both the President and Vice-President, a member elected for that purpose, shall preside at all meetings of the corporation, and at all the meetings of the board of trustees.

DUTIES OF TRUSTEES

SEC. 4. The trustees shall immediately after their election, at the annual meeting, choose by ballot three or five of their number, who shall constitute a board of investment. They shall meet at least once in three months, two of said meetings shall be on the days on which dividends are to be declared, and as much oftener as shall be required by the President or by any other three members of their board, personal or other notice being given to that effect.

The trustees shall also at said annual meeting choose by ballot a board of three auditors, to audit the Treasurer's accounts; who shall examine the same and shall report thereon to the board of trustees at said last named meeting.

DUTIES OF THE TREASURER

SEC. 5. The Treasurer shall receive, have the charge of, and pay out the moneys deposited. He shall keep all the securities and other evidences of property belonging to the bank, in such manner as shall be prescribed by the board of trustees. He shall make up his accounts whenever so requested by a majority of the board of investment, and shall lay before said board a correct statement of the securities held by him as

Treasurer and shall receive, if he request it, from said board, a certificate of approval, should the same be approved, for his justification. He shall call special meetings of the board of investment, whenever he shall deem the same necessary, or when so requested by any member of said board; and his books shall always be open for inspection of the trustees, individually or as a body.

He shall also do and perform all such other duties not herein specified as are usually required of the Treasurer of similar institutions.

DUTIES OF THE CLERK

SEC. 6. The Clerk shall call the meetings of the corporation in the manner prescribed in the 2nd section of these by-laws and shall call all meetings of the board of trustees either by personal notice or by written notice through the post office and shall keep a true and faithful record of the transactions of the corporation and of the board of trustees, in suitable and convenient books, arranged and prepared for these purposes, and at the request of a majority of the board of trustees, he shall call special meetings of the corporation by publishing notice as provided in said 2nd section of these by-laws.

DUTIES OF BOARD OF INVESTMENT

SEC. 7. The board of investment shall have the investing of all moneys received by the Treasurer for investment; they may authorize the Treasurer to borrow money when the interests of the bank may require the same to be done; but said Treasurer shall forthwith notify the trustees thereof. They may direct the Treasurer to collect by suit or otherwise any debts due the corporation. A majority thereof shall constitute a quorum of said board. In making loans, the consent thereto of a majority of the members of the board, shall in all cases be necessary, and the evidence of such consent shall be the word "approved" on the margin of the note for said loan with the written signature of all consenting thereto attached.

MEMBERSHIP

SEC. 8. Any member of the corporation may cease to be such by leaving with the Clerk, a written request to that effect, and his membership shall terminate thereupon. The corporation may, at any annual meeting, by a majority of votes, dismiss or expel a member.

DEPOSITS

SEC. 9. No deposit of less than one dollar will be received, and no fractional part of a dollar shall bear interest. The trustees may decline any deposit, and may close any deposit account by paying to the depositor the amount due with interest. The deposits shall be entered in the books of the corporation and a book shall be given to each depositor in which the sums paid by him, or her, shall at the time of payment be entered as a voucher therefor, and as evidence of his or her property in the bank. All depositors who receive a deposit book, containing the rules of the bank, shall be deemed to have assented to them. Deposits made during the first three days of the month will draw interest from the first day of the month; after the third day of the month, will draw interest from the first day of the next month.

DIVIDENDS

SEC. 10. Dividends will be declared as of the first days of January and July of each year after July 1st, 1897. Interest not called for will be credited the depositor as of the day when it falls due, and will bear interest like a deposit from that day. No interest will be allowed upon any sum withdrawn for the time elapsed since the last dividend day.

WITHDRAWAL OF DEPOSITS

SEC. 11. Deposits may be withdrawn upon demand, provided, however that the trustees may, if they see fit, require thirty days' notice for the withdrawal of any sum less than

five hundred dollars, and ninety days' notice for the withdrawal of any greater amount. Deposits and dividends may be withdrawn by the depositor in person or upon his written order, but in all cases the deposit book shall be presented and the amount withdrawn entered thereon.

BOOK LOST OR DESTROYED

SEC. 12. The bank will not be responsible for any loss arising by reason of payment to a person other than the owner upon presentation of the deposit book, until after notice has been given it, that the book has been lost or stolen. In case a deposit book has been lost or stolen, the bank will, upon satisfactory proof thereof, issue to the depositor a duplicate, and it may require a sufficient bond of indemnity upon so doing, or upon paying money to a depositor when the book cannot be produced. No transfer of a deposit book will be recognized by the bank until notice thereof has been given it in writing.

In 1898 and every year thereafter, upon request of the Treasurer each depositor shall present, or send to said bank their book of deposit for examination and verification.

STYLES OF NOTES AND MORTGAGES

SEC. 15. All notes, mortgages, and other securities shall be taken to the corporation in its corporate style and name, and all certificates of stocks owned by the corporation, shall be made to them in the same manner, and the board of trustees shall determine upon and fix the mode in which mortgages and other securities may be discharged, or assigned, and in which deposits may be transferred and all notes not secured otherwise than by personal security shall be made payable on demand.

IN CASE OF DEATH

SEC. 16. Upon the death of any depositor, the money standing in the name and to the credit of each depositor shall be paid to the legatee or heir at law or legal representative, conformably to the laws of the State; and if the sum shall be

under fifty dollars the same may, at the discretion of the trustees, be paid to the legatee, or next of kin, or legal representative, without the expense of Probate of any will, or of letters of administration; and it is agreed that such payment shall discharge the corporation.

TRANSFER OF PROPERTY

SEC. 17. All transfers of property of every kind belonging to the corporation shall be signed by the President, or in his absence, by the Vice-President, and the Treasurer with the seal of the corporation to all such instruments as require it.

APPOINTMENT OF AGENTS

SEC. 18. The trustees, or a majority of them, shall have authority to appoint an agent, or agents, by their power of attorney duly executed to transact any business regarding this corporation, whenever they may deem it necessary.

CORPORATION HOW DISSOLVED

SEC. 19. The corporation may, after giving public notice, three months previously, divide the whole property, among the depositors, in proportion to their respective interests therein and close the concerns of the corporation.

RESPONSIBILITY

SEC. 20. The trustees undertaking these duties without emolument and pledging themselves to an upright and conscientious discharge of them are not to be held responsible for any lapses which may happen from any cause whatever, except for gross negligence or willful misconduct, in which case, those trustees only, who were present and guilty of such negligence or misconduct, shall be answerable for the same.

For further law see Chapter 174 of Vermont Statutes and amendments and additions thereto.

BY-LAWS. HOW CHANGED

SEC. 21. The board of trustees at any regular meeting of their board, may by a majority vote of their whole number, propose such alterations, additions, restrictions, and amendments to the existing by-laws, as they may deem the interests of the corporation require, and shall report their action in that behalf to the corporation, at the next annual meeting thereafter, and if the corporation at said meeting approve the same, they shall be established as the by-laws of the corporation and be binding on all interested in the corporation, but otherwise not.

The report of Inspector of Finance for 1897 shows

Resources	\$17,702.17
Total expenses for the year	\$ 187.22

1898

At the first annual meeting held Jan. 12, 1898, the following board of trustees was elected: H. R. Cutler, W. W. Miles, J. E. Dwinell, C. W. Bryant, H. C. Pierce, P. W. Davison, M. B. Chafey, C. W. Wheeler and F. W. Baldwin.

H. R. Cutler was elected President, and H. C. Pierce, Vice-President.

Article 9 of the by-laws was amended by adding the following words "except in January and July when ten days will be allowed."

Investment committee was elected as follows: H. R. Cutler, H. C. Pierce, J. E. Dwinell, C. W. Wheeler and M. B. Chafey.

The following board of auditors was elected: F. W. Baldwin, J. E. Dwinell and W. W. Miles.

Report of Inspector of Finance for 1898 shows

Resources	\$70,569.05
Total dividends paid	\$ 1,641.00
Total expenses paid	\$ 715.35

At a meeting of the trustees Oct. 3, 1898, L. J. Harri-man resigned as Treasurer and C. S. Webster was elected.

1899

At the annual meeting held Jan. 11, 1899, officers were elected as follows:

Trustees: H. R. Cutler, H. C. Pierce, F. W. Baldwin, W. W. Miles, J. E. Dwinell, C. W. Bryant, M. B. Chafey, C. W. Wheeler and P. W. Davison.

Investment Committee: H. R. Cutler, H. C. Pierce, J. E. Dwinell, C. W. Wheeler and M. B. Chafey.

Auditors: W. W. Miles, F. W. Baldwin and J. E. Dwinell.

President, H. R. Cutler; Vice-President, H. C. Pierce.

June 30, 1899.	Resources	\$132,523.58
	Total dividends paid	\$ 3,198.64
	Total expenses paid	\$ 700.75

1900

At the annual meeting held Jan. 10, 1900, the same persons were elected officers of said bank as in 1899.

It was voted to pay the Treasurer four hundred dollars salary and furnish him a surety bond.

June 30, 1900.	Resources	\$184,266.59
	Total dividends paid	\$ 5,194.32
	Total expenses for the year	\$ 1,755.55

1901

At the annual meeting held Jan. 9, 1901, the same persons were elected officers as in 1899.

It was voted to pay the Treasurer a salary of \$450 and furnish him a surety bond.

June 30, 1901.	Resources	\$244,177.30
	Total dividends paid	\$ 6,427.66
	Total expenses for the year	\$ 2,212.01

1902

At the annual meeting held Jan. 8, 1902, the same persons were elected officers as in 1899.

It was voted to pay the Treasurer a salary of \$600 and furnish him a surety bond.

Voted to pay the auditors \$3 per day for services rendered.

June 30, 1902.	Resources	\$281,647.74
	Total dividends paid	\$ 7,551.83
	Total expenses for the year	\$ 2,542.24

1903

At the annual meeting of the incorporators held Jan. 14, 1903, I. Stephenson of Lowell, C. E. Coruth of Charleston, and C. H. Jones of Barton Landing, were elected members of the corporation.

The same persons were elected officers as in 1899.

Voted to pay the Treasurer a salary of \$700 and furnish him a surety bond.

June 30, 1903.	Resources	\$343,197.42
	Total dividends paid	\$ 8,446.22
	Total expenses for the year	\$ 3,119.76

1904

At the annual meeting held Jan. 13, 1904, the same persons were elected officers of said bank as in 1899.

Voted to pay the Treasurer \$800 and furnish him a surety bond.

At a meeting of the trustees held July 2, 1904, it was voted that the Barton Savings Bank join with the Barton National Bank in building a three-story "Bank Block" and elected H. C. Pierce building committee on the part of Savings Bank.

June 30, 1904.	Resources were	\$421,144.07
	Total dividends paid	\$ 11,573.04
	Total expenses for the year	\$ 4,140.25

1905

At the annual meeting held Jan. 11, 1905, the same persons were elected officers of said bank as in 1899.

Voted to pay the Treasurer a salary of \$900 and furnish him a surety bond.

June 30, 1905. Resources were\$468,702.08
Total dividends for the year\$ 12,792.71
Total expenses for the year\$ 5,569.80

1906

At the annual meeting held Jan. 10, 1906, the same persons were elected officers of said bank as in 1899.

At a meeting of the trustees held March 17, 1906, resolutions were adopted and spread upon the records upon the life and services of Vice-President of the bank, H. C. Pierce, who deceased Feb. 21, 1906.

C. E. Coruth was elected trustee to fill the vacancy occasioned by the death of Mr. Pierce and F. W. Baldwin was elected Vice-President in his place.

June 30, 1906. Resources\$500,138.51
Total dividends for the year\$ 14,061.77
Total expenses for the year\$ 6,332.37

1907

At the annual meeting of the incorporators held Jan. 9, 1907, H. T. Seaver of Barton was elected a member. Officers were elected as follows: Trustees, H. R. Cutler, F. W. Baldwin, J. E. Dwinell, M. B. Chafey, P. W. Davison, C. W. Wheeler, C. W. Bryant, C. E. Coruth and H. T. Seaver.

At the trustees' meeting, H. R. Cutler was elected President and F. W. Baldwin, Vice-President.

Board of Investment: H. R. Cutler, J. E. Dwinell, M. B. Chafey, C. W. Wheeler and H. T. Seaver.

Auditors: F. W. Baldwin, J. E. Dwinell and H. R. Cutler.

Voted to pay Treasurer salary of \$1,000.

June 30, 1907. Resources\$587,410.85
Total dividends for the year\$ 17,219.44
Total expenses for the year\$ 6,351.97

1908

At the annual meeting held Jan. 8, 1908, the same persons were elected officers of said bank as in 1907.

Voted to pay the Treasurer salary of \$1,100 for ensuing year.

June 30, 1908. Resources	\$644,436.59
Total dividends for the year	\$ 20,449.77
Total expenses for the year	\$ 6,437.19

F. M. Sears of Irasburgh, was elected an incorporator and trustee, caused by the death of C. W. Wheeler.

Resolutions upon the life and services of Hon. C. W. Wheeler, deceased, were adopted, and voted spread upon the records.

At a meeting held Dec. 26, 1908, the following resolution was adopted.

Resolved, That whenever the Barton Savings Bank and Trust Company, a corporation organized at the present session of the Vermont Legislature is duly organized and ready under its charter to do business; the Barton Savings Bank, thereupon urges its depositors to transfer their deposits from the Barton Savings Bank to the said Barton Savings Bank & Trust Company, upon condition that said Barton Savings Bank and Trust Company, take and pay for, all the real estate, stocks, bonds, mortgages and other evidences of debt, belonging to said Barton Savings Bank at a valuation to be agreed upon between the trustees of said Barton Savings Bank and the directors of the Barton Savings Bank and Trust Company; that thereupon the affairs of said Barton Savings Bank be closed up according to law.

1909

At the annual meeting held Jan. 13, 1909, officers were elected as follows:

Trustees: H. R. Cutler, F. W. Baldwin, J. E. Dwinell, M. B. Chafey, P. W. Davison, H. T. Seaver, C. E. Coruth, F. M. Sears.

President, H. R. Cutler ; Vice-President, F. W. Baldwin.
Board of Investment : H. R. Cutler, J. E. Dwinell, M.
B. Chafey, F. M. Sears, H. T. Seaver.

Auditors: F. W. Baldwin, J. E. Dwinell, H. R. Cutler.

Voted to pay Treasurer, salary of \$1,100 and furnish him
surety bond.

At a meeting of the incorporators of Barton Savings Bank
held Feb. 4, 1909, the following resolution was adopted.

Resolved, That the Barton Savings Bank sell and convey
to the Barton Savings Bank and Trust Company, all its assets,
consisting of real estate bonds, notes, mortgages and all other
property owned by said Barton Savings Bank, upon condition,
that the said Barton Savings Bank and Trust Company, vote
to buy said real estate and all other assets and property and
also pay its depositors and any other debts it may be owing.
That said Barton Savings Bank shall not receive any deposits
after March 15, 1909, nor pay any interest after said date.

At a meeting of the Incorporators of Barton Savings
Bank held Feb. 13, 1909, C. W. Bryant was elected an agent
of said bank to deed its real estate.

At a meeting of the trustees of Barton Savings Bank held
March 6, 1909, H. R. Cutler resigned as President and H. T.
Seaver was elected President. F. W. Baldwin resigned as
Vice-President and M. B. Chafey was elected to fill the va-
cancy. C. S. Webster resigned as Treasurer and W. A. Tower
was elected to fill the vacancy.

BARTON SAVINGS BANK AND TRUST COMPANY

1908

At a session of the Legislature of Vermont in 1908 an act was passed incorporating the Barton Savings Bank and Trust Company, as follows:

AN ACT TO INCORPORATE THE BARTON SAVINGS BANK AND TRUST COMPANY AT BARTON, VERMONT

It is hereby enacted by the General Assembly of the State of Vermont.

SECTION 1. The subscribers to the capital stock of the corporation hereby established and their successors and assigns are constituted a corporation and body politic by the name of the Barton Savings Bank and Trust Company; and by that name may sue and be sued, may have a common seal and the same may alter at pleasure; may purchase and hold real and personal estate for their own use, and such real and personal estate as may be received in the collection of debts, and may sell and convey the same and shall have and enjoy all the privileges incident to corporations; and said Savings Bank and Trust Company shall be established in the village of Barton, in the town of Barton, County of Orleans.

SEC. 2. The capital stock of said corporation shall be fifty thousand dollars, with power to increase the same from time to time to an amount not exceeding one hundred thousand dollars, by vote of a majority of the whole capital stock at a meeting of stockholders called for that purpose, and shall be divided into shares of the par value of one hundred dollars each, to be paid in at such times and in such manner as the board of directors may determine.

SEC. 3. H. R. Cutler, H. T. Seaver, F. D. Thompson, and F. W. Baldwin of Barton, J. E. Dwinell of Glover, M. B.

Chafey of Albany, John L. Lewis of Troy, C. E. Coruth of Charleston, F. E. Alfred of Newport, C. W. Bryant of Westfield, P. W. Davison of Craftsbury, and F. M. Sears of Irasburgh, are appointed commissioners for receiving subscriptions for shares in the capital stock of said corporation, and they shall open books for that purpose in the town of Barton, in the County of Orleans, within two years after the passage of this act, and notice of the time and place of such opening shall be published at least three weeks in succession in a newspaper published in said Orleans County, the last of which publications shall not be more than two weeks previous to the day fixed for such opening, which notice shall be signed by at least a majority of said commissioners. Said commissioners shall be sworn to the faithful discharge of their duties, and such books shall continue open from ten o'clock in the forenoon until four o'clock in the afternoon of each day, Sundays excepted, for the space of ten days and thereafter until five hundred shares shall have been subscribed for; and the subscribers shall, at the time of subscribing, deposit with the commissioners ten dollars on each share by them subscribed for. The commissioners, in case more than the whole amount of capital stock is subscribed for, shall allot and distribute the same among the subscribers in such manner as they may deem most for the interest of all concerned and if there shall be any increase of the capital stock of the corporation as herein provided, said increase shall be divided among the then stockholders pro rata, if they will accept and pay for the same; and in case the whole of such increase is not then distributed, the surplus may be divided among the then stockholders of said corporation who will receive and pay for the same, in proportion to the amount of stock held by them, or in such other manner as the board of directors shall determine.

SEC. 4. Said commissioners shall, upon the whole amount of stock being subscribed for, or within ninety days thereafter, call a meeting of the subscribers of said corporation in the village of Barton, town of Barton, by publishing a notice thereof signed by a majority of them, in a weekly newspaper printed

in the County of Orleans, two weeks successively previous to said meeting, for the purpose of electing not less than five or more than nine Directors of said corporation; and said commissioners shall deliver to said directors when elected, and within ten days after the directors shall enter upon the duties of their office, a list of the names of all persons entitled to shares in said corporation and the number of shares to which each is entitled and the sum by each deposited with them, also the moneys received by them on deposit on said shares; which list said directors shall cause to be recorded on the books of said corporation.

SEC. 5. Each share of stock shall entitle the holder to one vote at all meetings of the stockholders, who may vote in person or by proxies duly authorized in writing.

SEC. 6. The corporation shall not commence business until at least fifty per cent of the whole capital stock has been paid into said corporation. After the shares have been distributed and allotted, each stockholder shall pay the whole amount remaining due on the shares so held by him at such time or times as the board of directors shall determine, of which at least ten days' notice shall be given to each subscriber by mail and by publishing the same in some newspaper printed in Orleans County; and the share of each stockholder omitting to make such payment shall be forfeited, together with all previous payments made thereon, provided the whole amount of said capital stock shall be paid in within two years of the date of organization of the corporation; and, when the capital stock is fully paid in, certificates of stock shall be issued therefor.

SEC. 7. All the business of said corporation shall be managed by not less than five or more than nine directors, a majority of whom shall constitute a quorum for the transaction of business, who shall be stockholders in said corporation, each to the amount of at least one thousand dollars, and at least two-thirds of whom shall be inhabitants of this State, and shall hold their office until the second Wednesday of January after their appointments and until their successors are elected

and qualified; and they shall be elected annually after their first election, at such time and place as a majority of the directors for the time being shall determine, public notice whereof shall be given by publication of the same in a newspaper printed in Orleans County for the space of two weeks next previous to such election, and all such elections shall be by ballot by the stockholders of said corporation who shall be present in person or by proxy and the several persons who shall receive the greatest number of votes at such election shall be directors; and if any two or more persons shall receive an equal number of votes, so that more than the required number of persons shall, by plurality of votes appear to be elected, the stockholders shall proceed to ballot a second time and by a plurality of votes determine which of said persons so having an equal number of votes shall be directors, and in case a vacancy happens, the vacancy shall be filled from among the stockholders by a majority of the remaining directors. After their election, the directors shall elect from their number a President, Vice-President and such other officers as they may deem necessary. The said directors shall be liable to the creditors and stockholders of said corporation for any loss which may be sustained in consequence of any unfaithfulness or remissness in the discharge of their official duties hereinbefore and hereinafter prescribed, and any number of such directors may be sued in the same action by any claimant under these provisions.

SEC. 8. If the election of directors shall not be made on the day herein prescribed, said corporation shall not thereby be dissolved, but a meeting for the election of directors may be held on any day under such regulations as shall be prescribed by the by-laws of the corporation.

SEC. 9. The shares of said corporation shall be transferred only in such manner and under such regulations as shall be prescribed by the by-laws thereof; provided no transfer thereof shall be valid until recorded by the Treasurer or in his absence, by one of the directors in a book kept for that purpose.

SEC. 10. The corporation hereby created shall have power:

1. To receive moneys on deposit or in trust at such rate of interest or on such terms as may be agreed upon, the rate of interest to be allowed for the deposit not to exceed the legal rate.

2. To accept and execute all such trusts of every description, not inconsistent with the laws of the State, as may be committed to it by any person or persons whomsoever, or by any corporation or by order of the Supreme Court, Probate Court or any other court of record in this State, and to act as executor or administrator upon the estates of deceased persons and as guardians of wards.

3. To take and accept by grant, assignment, transfer, devise or bequest, and hold any real estate and personal estate on trust created in accordance with the laws of this State, and execute such legal trust on such terms as may be declared, established or agreed upon in regard thereto; and in case no terms are established, declared or agreed upon, then the trust property is only to be invested as provided by the terms of this act.

4. To accept from and execute trusts for married women in respect to their separate property, whether real or personal, and to act as agents for them in the management of such property.

5. To accept deposits where public officers or municipal or private corporations are authorized or required by law to deposit money in a bank, and such deposits may be made by such officers or corporations in and with the said Barton Savings Bank and Trust Company.

6. To act as agent for the purpose of issuing, registering or countersigning the certificates of stock or other evidences of debt of any corporation, association, municipality, State or public authority, and for the collection of interest and dividends on the same, on such terms as may be agreed upon.

7. To purchase and sell stocks, bonds, mortgages and other evidences of indebtedness.

SEC. 11. The directors of said corporation may make, alter or amend such by-laws and regulations as they may deem necessary and proper, not inconsistent with this act or the laws of the State.

SEC. 12. The corporation shall be allowed as compensation for the care of trust property, the investment and collection of the same, and for other services rendered in the execution of each trust, such sum as shall be agreed upon; and in the absence of any agreement, such compensation as is fixed by the by-laws or regulations of said corporation in force at the time such trust is created.

SEC. 13. No director, officer or employee of said corporation shall be at any one time, directly or indirectly indebted to said corporation for more than one-twentieth part of the capital stock actually paid in, but in the event a stockholder is indebted to said corporation, said corporation shall have a lien upon the stock of said stockholder for such indebtedness, unless such stock is otherwise legally pledged or attached, and may sell such stock as property is sold under a conditional vender's lien. And it may refuse to transfer the shares of such stockholder until such indebtedness is satisfied, provided said corporation has given notice of its right so to do, as required by section 4265 of the Public Statutes; and no loan shall be made to such director, officer, or employee of said corporation without the written consent of a majority of the directors; provided that the discount of bona fide bills of exchange drawn against actually existing values, and the discount of business and commercial paper, actually owned by such director, officer or employee negotiating the same, shall not be considered as money borrowed; but no loan or discount of such commercial or business paper of any individual, firm or corporation shall exceed the sum of ten thousand dollars, nor shall any loan be made by such corporation upon a pledge of its own stock.

SEC. 14. If at any time the capital stock paid into said corporation shall be impaired by losses or otherwise, the directors shall forthwith repair the same by assessment; and no

dividends shall be made or declared upon the capital stock of said corporation until the same are actually earned and realized over and above all losses and expenses.

SEC. 15. This corporation shall be subject to the provisions of law applicable to savings banks and trust companies, and shall also be subject to all general laws which may hereafter be enacted in relation to savings banks and trust companies.

SEC. 16. This act shall take effect from its passage.

Approved December 3, 1908.

At a meeting of the Commissioners for receiving subscriptions of stock held Feb. 13, 1909, stock was allotted as follows:

Alfred, F. E.	20	Jameson, Mrs. M. G.	2
Barron, E. W.	10	Jocelyn, S. P.	10
Baldwin, F. W.	10	King, J. C.	3
Barrows, C. A.	8	Lewis, J. L.	20
Batchelder, J. F.	8	Miles, W. W.	20
Borland, C. M.	2	Merriam, W. A.	20
Burrows, W. H.	2	McLellan, John	20
Chafey, M. B.	10	Parkhurst, H. B., Jr.	5
Cutler, Cordelia	26	Pierce, Altha L.	8
Cutler, H. R.	140	Pillsbury, H. F.	37
Davis, George H.	8	Porter, Fred	10
Davis, H. N.	10	Randall, E. O. & E. R.	8
Hastings, Lovilia	1	Rogers, J. B.	5
Hannant, Ida A.	5	Seaver, E. T.	15
Hannant, C. H.	10	Sears, F. M.	10
Hanson, C. H.	3	Thompson, F. D.	20
Hastings, F. R.	3	Tower, W. A.	1
Hamblet, C. E.	2	Webster, C. S.	3
Holdridge, F. H.	5		

Five hundred shares.

At a meeting of the subscribers to stock held Feb. 20, 1909, it was voted that the directors of Barton Savings Bank and Trust Company should consist of nine stockholders.

H. R. Cutler, J. L. Lewis, F. W. Baldwin, F. D. Thompson, M. B. Chafey, F. M. Sears, F. T. Porter, H. N. Davis and E. W. Barron were elected directors.

H. R. Cutler was elected President and F. W. Baldwin and J. L. Lewis, Vice-Presidents. C. S. Webster was appointed Treasurer.

H. R. Cutler, E. W. Barron and F. T. Porter, Auditors.

At a meeting of the directors held March 6, the following resolution was adopted.

Resolved, That the offer submitted by the Barton Savings Bank in writing, embodied in a resolution passed at a duly called meeting of the incorporators of the Barton Savings Bank on January 28, 1909, for the sale of all the assets of the Barton Savings Bank on the terms and conditions contained in said resolution, be and hereby is accepted, and that the Barton Savings Bank and Trust Company, do buy of the Barton Savings Bank, all its assets, at the close of business of said Savings Bank, March 6, 1909, consisting of real estate, bonds, notes, mortgages and all other securities and any and all other property owned by said Savings Bank and in consideration thereof the Barton Savings Bank and Trust Co., do vote to pay the depositors of the Barton Savings Bank all that the Barton Savings Bank may be owing them at the close of business March 6, 1909, and also to pay any and all other debts that said Barton Savings Bank may be owing at close of business March 6, 1909.

W. A. Tower and Margaret E. Rowen were appointed clerks.

The following code of by-laws was adopted.

BY-LAWS OF THE BARTON SAVINGS BANK AND TRUST CO.

1. The annual meeting of the stockholders shall be held on the second Wednesday in January at ten o'clock A. M., at the office of the company in Barton, public notice whereof shall be given by the Treasurer by advertising the same in a public newspaper printed in the County of Orleans at least two

weeks previous to the time appointed for such meeting, for the election of directors and the transaction of such other business as shall be properly before the meeting.

2. Special meetings may be held whenever the President or three directors shall order, and shall be held whenever three or more stockholders owning one hundred shares of the capital stock shall so request in writing. Such request shall specify the object of the meeting required and shall be addressed to and delivered to the Clerk.

3. Any meeting may be continued by adjournment until all the business proposed shall have been completed, by a vote of the majority of all the stockholders present and voting, but for the transaction of any business, other than adjournment, there shall be present either in person or by proxy stockholders owning not less than two hundred shares of the capital stock of the corporation in order to constitute a quorum, but less than a quorum shall have power to adjourn any meeting.

4. At all meetings of stockholders each share of capital stock shall be entitled to one vote.

5. Notice of every meeting shall be given by the Treasurer or by publication in one newspaper printed in Orleans County at least two weeks previous thereto.

6. At the annual meeting there shall be chosen not less than five nor more than nine directors, who shall be sworn and shall hold their office for one year and until others are chosen in their stead.

7. No person shall be eligible for the office of or continue as a director who does not own and hold at least ten shares of the capital stock of the company not hypothecated or pledged.

8. Regular meetings of the directors shall be held on the first Saturday of every month at the office of the company, and special meetings may be called at any time by the President or at the written request of any three directors addressed to the President.

9. The Board of Directors shall have power to authorize the borrowing of money for the use of the corporation and may pledge any of its assets.

10. The Board of Directors may adopt such rules and regulations for the conduct of their meetings and the management of the affairs of the corporation as they may deem proper, shall determine the powers and duties of the officers of the corporation, fix their salaries and require such bonds or other securities from any officer or clerk as they may deem necessary or pursuant to the requirements of law. They, by themselves or by officers or committees shall have full power to transfer real or personal property belonging to or in charge or control of the corporation, to declare dividends, determine upon the form of certificates of stock and to do all other things which by law or the statutes of this State the directors of financial corporations are or may be authorized to do, and generally to do any and everything not repugnant to the charter which they may deem proper to effect the powers of the corporation.

11. The officers of the company shall be a President, one or two Vice-Presidents, Clerk, Treasurer and such other officers as shall from time to time be appointed by the Board of Directors, who shall hold office for one year and until the election or appointment of their successors.

12. The President and Vice-Presidents shall be elected from and by the Board of Directors, and all other officers shall be appointed by the Board of Directors and hold their offices respectively at the pleasure of the directors, and the same person may be appointed to more than one office.

13. The duties and authority of the officers shall be those usually pertaining to their respective offices subject to the supervision and direction of the Board of Directors.

14. Neither the President nor Treasurer nor any Director shall allow any person to overdraw his account.

15. Transfers of shares shall only be made upon the books of the corporation by the owner in person or by power of attorney duly executed, witnessed and filed with the Treasurer or other proper officer of the corporation on the surrender of the certificate or certificates of such shares.

16. Every loan not exceeding one thousand dollars shall be approved by at least one director, over one thousand dollars and not exceeding twenty-five hundred dollars by at least two directors and any loan exceeding two thousand five hundred dollars by at least three directors.

17. No deposit of less than one dollar will be received, and no fractional part of a dollar shall bear interest. The directors may decline any deposit, and may close any deposit account by paying to the depositor the amount due with interest. The deposits shall be entered in the books of the corporation, and a book shall be given to each depositor in which the sums paid by him or her, shall at the time of payment be entered as a voucher therefor, and as evidence of his or her property in the bank. All depositors who receive a deposit book containing the rules of the bank shall be deemed to have assented to them.

18. All notes, mortgages and other securities shall be taken to the corporation in its corporate style and name, and all certificates of stock owned by the corporation shall be made to it in the same manner, and the Board of Directors shall determine upon and fix the mode in which mortgages and other securities may be discharged or assigned, and in which deposits may be transferred, and all notes not secured otherwise than by personal security shall be made payable on demand.

19. All transfers of property of every kind belonging to the corporation shall be signed by the President (or in his absence by one of the Vice-Presidents) and the Treasurer.

20. These by-laws may be revised, altered or amended at any regular meeting of the directors by a majority vote, notice thereof being given of the proposed revision, alteration or amendment at a previous regular meeting.

Voted to purchase all the assets, business and good will of the Barton National Bank for the sum of \$150,000 at close of business March 15, 1909, in accordance with its vote.

June 30, 1909. Resources, Barton Savings Bank

& Trust Co.	\$986,046.74
Total dividends for the year....	\$ 8,903.66
Total expenses for the year	\$ 3,972.32

1910

At the annual meeting held Jan. 12, 1910, officers were elected as follows:

Directors: H. R. Cutler, F. W. Baldwin, E. W. Barron, F. D. Thompson, M. B. Chafey, H. N. Davis, F. M. Sears, J. L. Lewis, F. T. Porter.

H. R. Cutler was elected President and F. W. Baldwin and J. L. Lewis, Vice-Presidents.

Auditors: H. R. Cutler, E. W. Barron and F. T. Porter.

June 30, 1910.	Resources	\$1,012,516.50
	Total dividends for the year...	\$ 27,967.38
	Total expenses for the year....	\$ 11,430.53
	Treasurer's salary	\$ 1,200.00

1911

At the annual meeting held Jan. 11, 1911, same persons elected directors as in 1910.

H. R. Cutler was elected President and F. W. Baldwin and J. L. Lewis Vice-Presidents.

Auditors: H. R. Cutler, F. W. Baldwin, F. T. Porter.

June 30, 1911.	Resources	\$1,053,071.65
	Total dividends for the year...	\$ 32,114.53
	Total expenses for the year....	\$ 14,788.71
	Treasurer's salary	\$ 1,300.00

At a meeting held July 1, 1911, resolutions were adopted relating to the decease of one of the directors, Hon. M. B. Chafey of Albany.

F. H. Dana added as a clerk.

1912

At the annual meeting held Jan. 10, 1912, the following officers were elected.

Directors: H. R. Cutler, F. W. Baldwin, J. L. Lewis, E. W. Barron, F. D. Thompson, H. N. Davis, F. T. Porter and F. M. Sears.

H. R. Cutler was elected President and F. W. Baldwin and J. L. Lewis Vice-Presidents.

June 30, 1912. Resources	\$1,164,314.33
Total dividends for the year...	\$ 37,651.95
Total expenses	\$ 16,764.60

1913

At the annual meeting held Jan. 8, 1913, the following officers were elected.

Directors: H. R. Cutler, F. W. Baldwin, J. L. Lewis, E. W. Barron, F. D. Thompson, H. N. Davis, F. T. Porter, F. M. Sears and A. C. Chase.

H. R. Cutler elected President and F. W. Baldwin and J. L. Lewis Vice-Presidents.

Auditors: H. R. Cutler, F. W. Baldwin, F. T. Porter.

At a meeting held May 16, 1913, it was voted to change the by-laws so the time of annual meeting would be first Saturday in January.

June 30, 1913. Resources	\$1,251,178.96
Total dividends	\$ 41,140.77
Total expenses	\$ 16,058.33
Treasurer's salary	\$ 1,350.00

1914

At the annual meeting held Jan. 3, 1914, the following officers were elected.

Directors: H. R. Cutler, F. W. Baldwin, E. W. Barron, F. D. Thompson, H. N. Davis, F. M. Sears, F. T. Porter, A. C. Chase and C. S. Webster.

H. R. Cutler was elected President and F. W. Baldwin Vice-President.

Resolutions were adopted upon the death of Hon. John L. Lewis, one of the Vice-Presidents of this bank.

Clerical force of the bank, besides Treasurer, Frances E. Butler, Bernice A. Hamblet, A. G. Owen, R. A. Wilson, Hazel D. Alexander and Levi Frechette.

June 30, 1914.	Resources	\$1,334,530.17
	Total dividends for the year...	\$ 43,092.56
	Total expenses	\$ 16,707.37
	Treasurer's salary	\$ 1,450.00

1915

At the annual meeting held Jan. 2, 1915, the following officers were elected.

Directors, same as in 1914.

President and Vice-President, same as in 1914.

Auditors, same as in 1914.

June 30, 1915.	Resources	\$1,251,178.96
	Total dividends during the year.	\$ 41,140.77
	Total expenses	\$ 16,058.33
	Treasurer's salary	\$ 1,500.00

1916

At the annual meeting held Jan. 1, 1916, the following officers were elected.

Directors, same as in 1915.

President and Vice-President, same as in 1915.

Auditors, F. M. Sears, F. W. Baldwin and F. T. Porter.

Resignation of H. N. Davis as one of the directors was accepted and C. D. McGuire of Albany was elected to fill the vacancy.

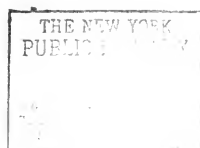
OFFICERS OF BARTON SAVINGS BANK AND BARTON SAVINGS
BANK AND TRUST COMPANY



F. W. Baldwin
M. B. Chafey
C. W. Bryant

H. R. Cutler
P. W. Davison
C. E. Coruth

H. C. Pierce
C. W. Wheeler
H. T. Seaver

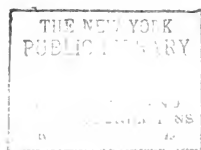




H. N. Davis
F. M. Sears

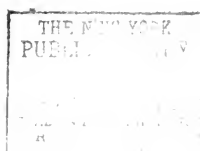
E. W. Barron
C. S. Webster
C. D. McGuire

F. T. Porter
A. C. Chase

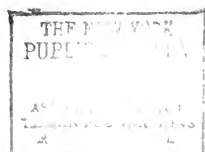


BARTON SAVINGS BANK AND TRUST COMPANY, BANK BLOCK,
BARTON, VT.









BIOGRAPHICAL

IRA H. ALLEN

Ira H. Allen, son of Gen. Ira and Jerusha Enos Allen, was born at Colchester, Vermont, July 19, 1751. Gen. Ira died in Philadelphia prior to 1814 and in 1814 his widow and son moved to the then new town of Irasburgh to take possession of her marriage portion, this town, and in which Ira H. ever afterwards made his home. This town was made the County Shire in 1816. Mr. Allen at once saw nothing was more needed than a bank to facilitate the business of the County.

He took a leading part in procuring its charter; he was its first president, holding the position from 1833 to 1847; and again from 1863 to 1865. The bank was first located in the tavern of George Nye. Mr. Allen not thinking this a suitable place, built upon his own land adjoining the Court House lot a suitable building and invited the "Bank of Orleans" to occupy it which it did until the bank was moved into the upper story of the "Brick Block" regarding it more safe. He served the bank without compensation and managed its business with ability and success. Mr. Allen was the first County Clerk which office he held from 1816 to 1835; Town Clerk and Treasurer 1816 and 1817; Selectman from 1820 to 1826; Town Representative 1818, '19, '20, '22, '23, '27, '35, '37, '38, and '40; Judge of Probate 1822; Member Council 1828, '29, '30, '31 and '32; Member Council Censors 1848.

History says of him "Mr. Allen was often chosen to fill honorable stations and had he been ambitious of political honor, could have held the highest positions in the gift of the State. He died April 22, 1866.

SAMUEL CHANDLER CRAFTS

Samuel Chandler Crafts was born in Woodstock, Conn., Oct. 6, 1768; son of Col. Ebenezer Crafts; graduated from Harvard College in 1790 and in 1791 settled in Craftsbury, Vermont. He was the first Town Clerk of that town and held the office from 1792 until 1829. He was a delegate to the Vermont Constitutional Convention in 1793, being the youngest member of that body and again in 1829, and was its President. Representative of Craftsbury in the Vermont Assembly 1796, 1800, 1801, 1803 and 1805; Clerk of the House of Representatives 1798 and 1799; Councilor in 1809 until 1813 and again in 1825 and '26; Assistant Judge of Orleans County Court from 1800 until 1810; Chief Judge from 1810 until Dec., 1816, and again in 1825 until 1828; Clerk of the Court from 1836 to 1838; Register of Probate from 1796 until 1815. One of the first board of directors of the Bank of Orleans and charter member.

Member of Congress from Vermont from 1817 until March, 1825; Governor from 1828 until 1831; United States Senator from Dec., 1842, until March 3, 1843, and Presidential Elector in 1840.

He had the confidence of the people of Vermont to as large a measure as any citizen of the State. One has said of him "He was not elected to office because he could be, but because he should be." He died Nov. 19, 1853, aged 85 years.

ELIJAH CLEVELAND

Elijah Cleveland, son of Elijah P. Cleveland, was born in Hanover, N. H., June 29, 1795; moved to Coventry in 1825 and engaged in the business of farmer, merchant and manufacturer of starch. One of the charter members of the Connecticut & Passumpsic Rivers Railroad Company, director and its clerk for many years. Selectman 1836, 1856; Town Representative 1839, '46; Judge County Court, 1844, '46; member Constitutional Convention 1857; Presidential Elector 1848; Senator Orleans County 1862, '63; President "Bank of Or-

leans" from 1847 to 1857 and one of its directors. One of Orleans County's strong men.

HIRAM MCLELLAN

Hiram McLellan of Glover, was born in that town Nov. 10, 1818, the son of John and Hannah (Jenness) McLellan. He was educated in the common schools of Glover and settled in Glover and lived there all his life. He was one of the substantial men of the town of Glover; was one of its selectmen during the trying times of the Civil War. He was one of the directors of the "Bank of Orleans" and its President from 1857 to 1863.

He was one of the first board of directors of the "Irasburg National Bank of Orleans," and at the death of Ira Allen, was made its President, which position he held during its existence.

He was one of the directors of "Barton National Bank" and its first President, holding the office until 1885 when he declined to hold the office longer. He deceased at Glover January 7, 1904.

DAVID M. CAMP

David M. Camp was born in Tunbridge, Vermont, April 21, 1788. He was educated at the common schools, Royalton Academy and University of Vermont; studied law with Hon. William Brayton of Swanton, Vt.; was admitted to the bar of Franklin County at its September term 1812, and at once formed a copartnership with Mr. Brayton which continued one year. In 1813, he was appointed officer of customs and located at Derby and held the office for sixteen years. In 1829 he again opened a law office at Derby but did little business. In 1816 he was State's Attorney for the County of Orleans. He represented Derby in the Legislature 1825, '26, '34, '35. In 1836 was elected Lieutenant-Governor which office he held five years; was Senator for County of Orleans 1842, '43, and '44. Was Assistant Judge for the County 1830, '31 and '34.

Was one of the charter members of the "Bank of Orleans" and first board of directors. He was deeply interested in educational matters; for several years was County Superintendent of Education.

BREED NOYES

Breed Noyes, son of Oliver Noyes, was born in Stonington, Conn., in 1786. He was of genuine Puritan ancestry, being of the sixth generation from the Rev. James Noyes, who came to Massachusetts from England in 1634, one of whose sons (Rev. James) settled in Stonington, Conn., in 1664, was pastor of the First Congregational Church of that place for over fifty years and one of the founders and trustees of Yale College. Breed came to Hyde Park, Vt., with his father before 1800 and settled on the farm known as the "Noyes Homestead."

The first store and the post office was kept by Mr. Noyes on this farm and the town meetings for several years were held in his house.

He was always active in the business and financial affairs of the town. He represented Hyde Park in the General Assembly in 1829. He was one of the charter members and first board of directors of the "Bank of Orleans" in 1832 and died December 28, 1834, in his 48th year. Hyde Park at this time was in Orleans County.

PORTUS BAXTER

Portus Baxter, the son of Hon. William Baxter of Brown-
ington, was born in that town Dec. 4, 1806. He fitted for college at Norwich Military Academy; entered University of Vermont in 1823, but his father having deceased in 1826, he left college to look after the extensive interests of his father's estate. In 1828 he settled at Derby Line, a growing village, and opened a large store and also carried on large farming interests. He was not a politician in the common acceptation of the word. He was tendered nominations for office year after year but refused. He was a great admirer of Henry

Clay and did attend several National Conventions as a delegate. He was also one of Vermont's Presidential Electors in 1852 and also in 1856.

He worked untiringly to bring the Connecticut and Passumpsic Rivers Railroad through this County. He was a member of Congress for Vermont from 1861 to 1867; here during the fearful years of the war did he put in his great work. Mr. Baxter was one of the charter members and first board of directors of the "Bank of Orleans" and one of its faithful supporters. He died in Washington March 4, 1868.

SABIN KELLAM

Sabin Kellam of Irasburgh, son of Capt. Nathaniel Kellam, was one of the prominent men of Irasburgh. He represented Irasburgh in the Legislature of Vermont in 1836; was high sheriff for the County in 1839; for several years he was one of the directors of the "Bank of Orleans." After a while he moved to Kansas and died at Topeka of that state, aged 82 years.

AMOS ROBINSON

Amos Robinson of Barton, son of Jasper Robinson, was born Oct. 28, 1803. His home was in Barton for many years and he had been one of the foremost business men of that town for over half a century. He was one of the ardent workers in securing the building of the Connecticut and Passumpsic Rivers Railroad from St. Johnsbury to Barton.

He built the large wholesale and retail store near the depot (as it was then) and in company with Gen. E. B. Chase of Lyndon and later with his sons, Charles and Wallace I., carried on a large and flourishing business with the surrounding towns. Although a democrat in politics, he was Town Clerk of Barton in 1838 and its Representative in the Legislature in 1839. He was a director of the "Bank of Orleans." He died March 16, 1876.

JOHN BOARDMAN

John Boardman of Glover, was born at Norwich, Vt., Feb. 22, 1793. He was married March 10, 1810, and removed to the west part of Glover; bought a farm at the outlet of "Parker Pond" erected a saw and grist mill; subsequently a small village grew up at that point, at first known as "Boardman Hollow" and later "West Glover."

Mr. Boardman was its leading citizen. Was one of the Selectmen and Justice of the Peace for many years; Town Representative from 1814 to 1822; Assistant Judge County Court 1840 and '41.

He was one of the directors of the "Bank of Orleans" which he held at the time of his death which occurred July 4, 1851.

HARRY BAXTER

Harry Baxter of Barton, was born Sept. 13, 1799, and resided on a fine farm near the village of Barton. He was one of the substantial business men of Barton as shown by his record.

He was postmaster in 1828 and '29; Selectman in 1836; Justice of the Peace 1838-39; Town Representative 1832-40.

He was one of the incorporators and a director of the "Bank of Orleans" for several years. He died at Barton March 10, 1852.

LOREN SOPER

Loren Soper, son of Moody and Martha Soper was born at Coventry in 1822. He was one of the substantial business men of Coventry; for years was in trade in Coventry; some of the time the firm being Soper and Cleveland. He was one of its Selectmen in 1863, '64 and '66; Town Representative in 1866-67. He was one of the directors of the "Bank of Orleans." He died in Coventry Feb. 16, 1875.

THOMAS GUILD

Thomas Guild was born in 1786 in Swanzy, N. H.; married Keziah Foristall of Troy, N. H., and came to Coventry

in 1808 and settled and made the first clearing on farm, known as the "Guild" place. He was a very thrifty man. History tells us that when he first visited Coventry he brought a pack load of boots and shoes to sell. He was in the habit, in the early days, to send four and six horse loads of farm produce to Boston every winter or fall and bring back supplies of store goods for his neighbors. He was one of the Selectmen of Coventry 1811-14-16-17-26-35-37; Constable 1823-31-33-36; Town Representative 1842-43. At the time the "Bank of Orleans" was merged into a National Bank, he was the owner of one hundred and fifty-three shares of its stock and one of its board of directors. He died in Coventry in 1869.

BENJAMIN HANCOCK

Benjamin Hancock, son of James and Rebecca Hancock, was born in Irasburgh July 21, 1821. He was educated at the public schools. His business was that of buying and selling cattle and farm produce. He moved to Glover, Vt., and while living there was elected one of the directors of the "Irasburgh National Bank of Orleans" to fill the vacancy caused by the death of Loren Soper Feb. 16, 1875.

ISAAC HEATH MCCLARY

Isaac Heath McClary of Albany, son of Captain Andrew and Abigail Ricker McClary, was born in Groton, Vt., Dec. 2, 1815. He was educated at the public schools. In 1840 he was married to Emily Darling and settled in Albany, Vt., where he lived until his death, which occurred June 30, 1896. He owned a fine farm in Albany upon Black River on the main road between Albany and Irasburgh Village.

He was extensively engaged in buying and selling farm produce, more particularly butter, maple sugar, hops, hay, etc.

He was a stockholder in the Irasburgh National Bank of Orleans and was one of its directors in 1866-67 and 68.

DANIEL P. WALWORTH

Daniel P. Walworth was born in Canaan, N. H., March 25, 1808. When he became of age he located in the town of Washington, Orange County, Vermont, as a clerk for Dickinson & Stone merchants, and after two years' service was taken into the firm as a partner.

In 1834 he sold his interest and moved to Coventry, Vermont, opening a general store where he did a large business, excepting two years, until 1876. He represented Coventry in the Legislature of Vermont in 1870 and 1874; has held the offices of Selectman, Town Agent and Justice of the Peace. Mr. Walworth was one of the largest stockholders in the "Bank of Orleans" and also in the "Irasburgh National Bank of Orleans" of which corporation he was a director in 1873-74.

He married Mary Bartholomew and they had three children. He died in March, 1887.

CHARLES P. ALLEN

Charles P. Allen, the youngest son of Ira H. Allen, was born at Irasburgh, Vt., Feb. 16, 1844. Charles P. was educated in the common schools, Kimball Union Academy, Meriden, N. H.; Norwich University.

He studied law with Heman S. Royce of St. Albans, Vt., and was admitted to the Franklin County Bar.

Having an ample fortune, he never engaged in the practice of the law. Until a year or two before his death, which occurred May 30, 1877, he lived at Irasburgh. Upon the decease of his father, April 22, 1866, he was elected a director of the Irasburgh National Bank of Orleans and held the office until 1873. He represented Irasburgh in the Legislature in 1868-69.

He married Lizzie Pulsifer of Peoria, Ill., by whom he had one daughter.

JOHN BAILEY

John Bailey was born in Newbury Jan. 30, 1822, the son of John. He was educated at the common schools. His busi-

ness was mainly that of a farmer, but at the same time was one of the leading men of affairs in Northeastern Vermont. He was one of the Selectmen of Newbury five years; Lister three years; Constable nineteen years; Sheriff and Deputy Sheriff twenty-three years, among his best work being the pursuit and capture in New York City of the Barre bank robbers. He was a member of the House of Representatives from Newbury in 1869, 1870 and 1884, and Senator from Orange County in 1886.

He was one of the directors of the "Irasburgh National Bank of Orleans" and after the bank was moved to Barton he was a director of "Barton National Bank." He died at Newbury Sept. 2, 1911.

CASHIERS

GEORGE C. WEST

George C. West was born in St. Johnsbury April 17, 1795; was educated at St. Johnsbury Academy; he studied law with Judge Ephraim Paddock of St. Johnsbury and was admitted to the bar of Caledonia County and went to Norwich, Vt., and opened an office for the practice of the law where he remained five years or until 1822, when he removed to Brownington, Vt., and formed a copartnership with Hon. William Baxter; the firm of Baxter & West did a flourishing business. Mr. Baxter died in 1826 and in 1832 Mr. West moved to Irasburgh to accept the position of the first Cashier of the "Bank of Orleans" just organized, he having been largely instrumental in procuring its charter as he was the Representative in the Legislature from Brownington in 1829-30 and '32.

In 1830 and '31 he was State's Attorney for Orleans County. He held the position of Cashier until 1850, when he moved to Hartland, Vt.

HENRY MINER BATES

Henry Miner Bates, son of Jacob and Charity Bates, was born at Hartland, Vt., July 4, 1808. It is said, he was edu-

cated for a lawyer, but was offered the position of Clerk of Orleans County Court in 1839; accepted same and held the office until 1849. He was Town Clerk of the Town of Irasburgh from 1841 to 1850 and when Mr. George C. West retired, was appointed to take his place as Cashier of the "Bank of Orleans" and held the position until 1854.

He was elected Senator from the County of Orleans for 1850 and '51.

In 1854 he removed to Northfield, Vt., and in 1855 was elected Treasurer of the State of Vermont on the first Republican ticket, which position he held until 1860.

He married Nancy Farrar Chapman, daughter of Daniel and Caroline (Shurtleff) Chapman of Woodstock, Vt., Sept. 18, 1832, and had three children, Caroline, Harriette and George C.

He died at Northfield, Vt., Aug. 20, 1865, and was buried at Northfield. His wife died April 20, 1849, at Irasburgh and was buried there.

ISAAC N. CUSHMAN

Isaac N. Cushman was born at Woodstock, Vt., March 24, 1821. In 1845 he entered the office of Timothy P. Redfield of Irasburgh for the study of the law and was admitted to the bar of Orleans County Jan. 2, 1847, and at once opened an office at Glover. He represented Glover in the Legislature of 1849. At that time he was elected Judge of Probate for the district of Orleans and moved to Irasburgh and continued to hold that office until 1854, when he was appointed Cashier of the "Bank of Orleans" and held this position until 1861 when he was elected Clerk of the County Court, also County Treasurer, which positions he held until his death, which occurred Sept. 29, 1881.

Mr. Cushman represented Irasburgh in the Legislature of 1862-3 and was Senator for Orleans County in 1878. He held other positions of trust and responsibility and had the full confidence of the people.

WM. B. DENISON

Wm. B. Denison was the last Cashier of the "Bank of Orleans." He was born in Burke, Vt., April 20, 1833. He was educated at the common schools and St. Johnsbury Academy. He was a bookkeeper in Boston from 1851 to '61. In that year he received the appointment of Cashier of the "Bank of Orleans" and moved to Irasburgh. He continued to be its Cashier and much of the time a director until it was merged into the "Irasburgh National Bank of Orleans" in 1865. He was appointed the first Cashier of that bank and held the position until 1871, when he moved to Littleton, N. H., and became the Cashier of that bank.

In 1872 he went to Boston and took the position of bookkeeper of the "Atlantic National Bank." For over forty years he was connected with this institution as bookkeeper, Assistant Cashier, Cashier, Vice-President, President or until Feb. 28, 1913, when he was eighty years of age.

AMORY DAVISON

Amory Davison of Craftsbury was born in that town June 29, 1830, the son of Amory. He was brought up on his father's farm; was educated at the public schools of Craftsbury and at Bakersfield and Craftsbury Academies. His business was mainly that of a farmer, although he spent much of his time nearly every year buying and selling cattle.

He was always deeply interested in the welfare of his town, County and State. He held nearly all the offices in the gift of his town. He represented Craftsbury in the Vermont Legislature of 1860-61 and was Senator from Orleans County in 1892. He was appointed one of the railroad commissioners of the State in 1889 and again in 1892; was one of the Assistant Judges of Orleans County Court in 1906-7. He was one of the directors of the "Irasburgh National Bank of Orleans" from 1869 to the time of its liquidation; was one of the directors of Barton National Bank and its Vice-President and later President from its organization to the time of his death, which occurred May 13, 1907.

WILLIAM W. GROUT

William W. Grout was born May 24, 1836. His grandfather, Theophilus Grout, was the first settler in Kirby, Vermont, clearing the large and fine farm which has since been in the Grout family and where William spent much of his boyhood. He was educated at the common schools and the Poughkeepsie Law School, where he graduated in 1857, and studied law with Thomas Bartlett of Lyndon for a short time and was admitted to the bar of Caledonia County at its December term 1857.

He at once formed a copartnership with George Tucker at the thriving village of Barton, the then terminus of the Connecticut & Passumpsic Rivers Railroad, under the firm name of "Grout & Tucker" for the practice of the law.

In 1862 he recruited a company of soldiers at Barton and at its organization was chosen its captain. When the line of officers met to choose field officers, Captain Grout was chosen Lieut.-Col. of the 15th Vt. Volunteers. He was mustered out in 1863. In 1864 the State militia was organized, of which he was made Brigadier-General.

He was State's Attorney for the County of Orleans in 1865-66. In 1868-69-70-74 he represented Barton in the Vermont Legislature. He was Senator from Orleans County in 1876. He was a member of Congress from Vermont in 1880-84-86-88-90-92-94-96 and '98. From the time Gen. Grout returned from the war until he was elected to Congress, he was one of the leading lawyers of Orleans County; from 1872 to 1874 the firm was "Grout & Baldwin"; from 1881 to 1888 "Grout & Miles." After this he spent the most of his time in Washington. In 1875, Mr. Grout was elected one of the directors of the "Irassburgh National Bank of Orleans" and was largely instrumental in causing its being moved to Barton and there named "Barton National Bank." He was one of its first board of directors and so continued until his decease Oct. 7, 1902.

LAFORREST H. THOMPSON

Laforrest H. Thompson of Irasburgh, Vermont, son of Levi S. Thompson, was born in Bakersfield, Vt., Jan. 6, 1848. He was educated at the common schools, Johnson Grammar School and Kimball Union Academy, Meriden, N. H. He acquired his education in the law by reading the text-books while he was teaching school. He was admitted to the bar of Orleans County at the Feb. term 1871, and commenced practice at Irasburgh, the Shire of Orleans County. From the first, he took front rank in his profession.

In 1874 he was elected State's Attorney. From 1876 to '81 he was Judge of Probate. He was a member of the House of Representatives from Irasburgh for 1880, 1882 and 1890, at which session he was elected one of the Judges of the Supreme Court and held the position until his decease June 22, 1900. He was Senator from Orleans County in 1884.

In 1875 Mr. Thompson was elected one of the first board of directors of the "Barton National Bank" and held the place until 1889 when he resigned.

BRADBURY M. R. NELSON

Bradbury M. R. Nelson was born in Wheelock, Vermont, Sept. 24, 1831. He was a farmer and dealer in cattle and sheep and located in Barton in 1859.

He was educated at the common schools and at the Glover and Brownington Academies. For many years he was one of the Selectmen and Town Agent for the town of Barton, and Town Treasurer in 1881-82. He was a member of the House of Representatives in 1886 from the town of Barton. March 27, 1876, Mr. Nelson was elected a director of Barton National Bank to fill the vacancy caused by the death of Amos C. Robinson and was annually thereafter elected until his death which occurred Nov. 10, 1896.

He was elected Vice-President of this bank in 1885 and was thereafter annually elected until his death.

WILLIAM H. BLASDELL

William H. Blasdell of Barton, son of Hiram and Jane (Somers) Blasdell, was born at Hardwick, Vt., Sept. 27, 1838; was educated at the common schools of Greensboro, Crafts-bury and Crafts-bury Academy. His principal business has been that of a country merchant at Crafts-bury, Greensboro and Lowell, Vt. He then moved to Orleans (Barton, Vt.) where he remained a few years. He was one of the Selectmen of Barton in 1882-83 and '84. He moved to Jay and engaged in the lumber business for about eight years, when he returned to Orleans where he has a fine home.

He was one of the first board of directors of "Barton National Bank" and retained the position until Aug. 24, 1907, when he resigned.

At the decease of B. M. R. Nelson in 1896, he was elected Vice-President and continued in office as long as he remained a director.

J. ELMER DWINELL

J. Elmer Dwinell of Glover, son of Joseph H. and Almira (Holbrook) Dwinell, was born in Keene, N. H., April 30, 1830. His father moved to Glover, Vt., when he was two years of age. He received his education in the schools of Glover.

His business for many years was a manufacturer and dealer in furniture. Mr. Dwinell was a Democrat in politics. Glover was nearly always Republican, hence Mr. Dwinell was seldom preferred by his town for political positions. In 1885 Mr. Dwinell was elected a director in "Barton National Bank" to take the place of Hiram McLellan, who declined to serve longer. Mr. Dwinell was elected President of this bank in 1907-08-09. He deceased Oct. 28, 1909.

HENRY R. CUTLER

Henry R. Cutler of Barton, Vt., was born at Glover, Dec. 1, 1860, the son of Henry and Cordelia (Skinner) Cutler.

He obtained his education at the public schools of Glover and Barton and St. Johnsbury Academy. His first business was as clerk for J. W. Hall, Barton and D. L. Dwinell, Glover.

In 1883 he entered the employ of the Boston clothing house of Cushing, Olmstead & Snow as traveling salesman; selling goods is still his business. In 1890 Governor C. S. Page, desiring to recognize his appreciation of the support in his campaign for Governor, of Commercial Travelers', signified his willingness to appoint one of their number, of their selection, to a place on his staff; they chose Mr. Cutler and he received the honor. He has taken an active interest in the development of the business interests of Barton, having been a stockholder in the "Barton Hotel Co.," "Barton Manufacturing Co." and "Barton Building Association." In 1896 Col. Cutler was elected a director of "Barton National Bank" to fill the vacancy caused by the death of B. M. R. Nelson and continued to hold the position until the bank went into liquidation in 1909. Mr. Cutler was a charter member of "Barton Savings Bank," one of its first board of directors and President until it was merged into the "Barton Savings Bank & Trust Co." in 1909. Col. Cutler has ever been, to the present time, a director and President of the "Barton Savings Bank and Trust Co."

WILLARD W. MILES

Willard W. Miles of Barton, Vt., son of Orin and Eunice (Clark) Miles, was born in Albany, Vt., Feb. 6, 1845. His education was obtained at the district schools and Barnston and Hatley Academies, P. Q. He pursued the study of the law with Charles I. Vail, Esq., of Irasburgh and Hon. W. W. Grout of Barton, from whose office he was admitted to the bar of Orleans County at its September term 1872. He practiced his profession at South Albany and North Craftsbury until 1881, when he removed to Barton and formed a co-partnership with Gen. Grout, under the firm name of "Grout & Miles"; that firm did a large business until 1888, when on account of Congressional duties, Gen. Grout withdrew from

the firm. Mr. Miles had a large clientage until 1904 when he was appointed a Superior Judge by Gov. Bell to fill the vacancy caused by the death of Judge Start, which position he still holds.

Mr. Miles represented Albany in the Legislature in 1872; Craftsbury in 1878; and Barton in 1904; was Town Clerk of Craftsbury from 1874 to 1881; State's Attorney in 1890; Senator Orleans County in 1894.

In 1902 he was elected a director of "Barton National Bank" to fill the vacancy caused by the death of Gen. Grout. He was one of the first board of trustees of Barton Savings Bank and held the office until 1907, when on account of his judicial duties he declined longer to hold the position.

FRANK E. ALFRED

Frank E. Alfred of Newport, son of Samuel D. and Polly Smith Alfred, was born in Fairfax, Vt., Feb. 25, 1853. He obtained his education at the common schools and New Hampton Institute, Fairfax, Vt.

In 1874 he commenced the study of the law with Edson and Rand of St. Albans. In September of that year he entered the law department of Harvard College and graduated in June, 1876. In February of that year he was admitted to practice in all the Courts of Massachusetts.

He was admitted to the bar of Franklin County at its September term 1896 and subsequently to the United States District Court, Circuit Court of Appeals and Circuit Courts.

In November, 1876, he removed to Newport and formed with W. D. Crane the well known firm of "Crane & Alfred" which copartnership continued until the decease of Mr. Crane in 1898, since which time Mr. Alfred has been in active practice by himself. Mr. Alfred has been State's Attorney for Orleans County, Judge Advocate General for Vermont, and Judge of Probate for nearly twenty years for the District of Orleans. In 1907 Judge Alfred was elected a director of Barton National Bank to fill the vacancy occasioned by the

resignation of W. H. Blasdell and so continued until its dissolution or merger into the Barton Savings Bank and Trust Co.

FRANK D. THOMPSON

Frank D. Thompson of Barton, son of Laforrest H. and Eliza (Dutton) Thompson, was born in Irasburgh, Vt., April 9, 1876. He was educated at the public schools of Irasburgh, St. Johnsbury Academy and University of Vermont. He read law with Judge W. P. Stafford of St. Johnsbury and graduated from the Boston University Law School in 1899. He commenced the practice of law in St. Johnsbury. In 1900 he formed a partnership with David E. Porter, under the firm name of Porter and Thompson, which continued until Mr. Thompson moved to Barton in 1906. In 1905-06 Mr. Thompson was State's Attorney for the County of Caledonia. Mr. Thompson opened an office for the practice of the law at Barton and has been actively engaged. He has been honored with the office of Village Trustee, Village Attorney and Judge of Municipal Court for the District of Orleans.

In 1906 he was elected a director of Barton National Bank to fill the vacancy caused by the resignation of Judge W. W. Miles and held the position until the bank was liquidated. He was one of the incorporators of Barton Savings Bank and Trust Co. and one of its first board of directors and still continues.

JOHN L. LEWIS

John L. Lewis of North Troy, son of Milo G. Lewis, was born at Berkshire, Vt., March 7, 1858; was educated at the common schools and St. Albans Academy; studied law with Hon. H. C. Wilson of North Troy; admitted to Orleans County Bar September term 1877. He practiced law for over ten years with good success. He later engaged in mercantile and manufacturing business.

He was a member of the Vermont House of Representatives from Troy in 1904 and Senator from Orleans County in 1908.

In 1907 he was elected a director of "Barton National Bank" and was made Vice-President and so continued until the bank was dissolved. He was a charter member of "Barton Savings Bank & Trust Co." and elected a director and one of its Vice-Presidents. He held the office until his death which occurred Oct. 18, 1913.

HIRAM K. DEWEY

Hiram K. Dewey, the son of Lyman F. Dewey, was born in Waterford, Vt., July 22, 1832. He was educated in the public schools and at the academies of Peacham, McIndoes and St. Johnsbury. From 1861 to 1865, he was chief clerk in charge of the United States Pension Agency at Concord, N. H. In 1868 was engrossing clerk in the New Hampshire Legislature. In 1868 he moved to Lyndonville and entered the employ of the Connecticut & Passumpsic Rivers Railroad Co. In 1869 was Postmaster at Lyndonville. In 1870 was Assistant Clerk in the Vermont House of Representatives. In 1871 was appointed Cashier, "Irasburgh National Bank of Orleans" and continued in that position as long as the bank remained at Irasburgh. In 1875 when "Barton National Bank" was organized, he was appointed its Cashier and held the place until his death, which occurred September 4, 1898. In 1892 he represented Barton in the Legislature of Vermont. He married Susan A. Gerrish of Concord, N. H., who died several years since.

LESLIE J. HARRIMAN

Leslie J. Harriman, son of D. G. and Lucinda Grow Harriman, was born at Craftsbury, Vt., August 14, 1874. He was educated at the common schools and Craftsbury Academy. In 1895 Mr. Harriman was appointed Clerk of Barton National Bank. October 3, 1898, Mr. Harriman was appointed Cashier of Barton National Bank to fill the vacancy caused by the death of Hiram K. Dewey, Cashier, and held the position until March, 1909, when the bank was merged with Barton Savings Bank into Barton Savings Bank and Trust Company. Mr. Harriman

then removed to Los Angeles, California, and accepted the position of teller in "American Savings Bank" and in Jan., 1912, was appointed Secretary of same bank.

In Jan., 1913, he was appointed Cashier of Fowler National Bank of Fowler, Cal., and in 1914 was appointed Cashier of the "First National Bank" of Fowler, which position he still holds.

FREDERICK W. BALDWIN

Frederick W. Baldwin of Barton, son of Asa and Rose-linda (Shedd) Baldwin, was born in Lowell, Vermont, September 29, 1848.

He obtained his education at the common schools, Johnson Academy and the Vermont Conference Seminary, Montpelier, Vt.

He studied law with "Powers & Glead" of Morristown and was admitted to the bar of Lamoille County at its December term 1872 and at once formed a copartnership for the practice of the law with Gen. W. W. Grout at Barton under the firm name of "Grout and Baldwin" which continued two years, since which time he has been in active practice by himself.

He has been admitted to practice in both the Supreme and United States Courts. He has ever taken an active interest in the development of the business interests of Barton Village, having been a stockholder and director in the "Barton Hotel Co.," "Barton Manufacturing Co.," and "Barton Building Association." He was Assistant Secretary of the Vermont Senate in 1872; and Secretary of the same in 1874-76-78; Superintendent of Schools for 1873-74-75 and '77; Trustee Barton Academy and Graded School, 1894-95-96; State's Attorney for Orleans County in 1880-81; Trustee Barton Village for twenty years; member Republican State Committee for Orleans County from 1884 to 1892, being its Secretary and Treasurer in 1896 and its Chairman 1888-90; Chairman Presidential Electors in 1892 and Messenger to carry the vote of Vermont to Washington; member of the House of Representatives from

Barton in 1896; Senator Orleans County in 1900 and was elected President pro tempore of that body. He introduced the bill establishing "Barton Savings Bank" and was one of its trustees during its existence; he was a charter member of Barton Savings Bank and Trust Company, one of its directors and Vice-President to the present time.

HORACE C. PIERCE

Horace C. Pierce of Barton, son of Major and Maria (Cooley) Pierce, was born at Barton, Vt., Oct. 14, 1850. He was educated at the public schools, Barton Academy and Derby Academy. His business was that of a druggist; commencing as a clerk for the late E. F. Dutton of Barton, later acquiring the business, conducting during his life one of the best arranged drug stores in northeastern Vermont. For many years he was Town and Village Treasurer. He was always ready to aid in the advancement of the interests of Barton; he was a stockholder and President of "Barton Hotel Co.," stockholder of "Barton Manufacturing Co." and "Barton Building Association"; was a charter member of Barton Savings Bank; a trustee and Vice-President until his death which occurred when he was spending a winter in California Feb. 21, 1906.

MARTIN B. CHAFEY

Martin B. Chafey of Albany, son of Hiram Chafey, was born in Albany May 11, 1842. He was educated at the common schools of Albany and People's Academy, Morrisville, Vt. His business has been mainly that of a general merchant at Albany, Vt. From 1866 to 1882 he was in company with his brother, Hiram W. Chafey, and since that date to his decease, which occurred March 31, 1911, he carried on a flourishing business at Albany. He was Town Clerk from 1876 to his death.

He has been Postmaster, Lister, Town Treasurer, member of the House of Representatives from Albany in 1890; County Senator in 1898.

He was one of the incorporators of Barton Savings Bank and one of its trustees during its existence.

He was one of the incorporators of Barton Savings Bank and Trust Co. and one of its directors as long as he lived.

CHRISTOPHER W. BRYANT

Christopher W. Bryant of Westfield, was born in Bolton, P. Q., Feb. 12, 1834, and located in the town in 1867. His business has been mainly farming. The people of Westfield have shown that they appreciate his worth by electing him Selectman, Lister, Road Commissioner, Grand Juror and in 1894 Town Representative.

For ten years Mr. Bryant was a director in the Lamoille County National Bank at Hyde Park.

He was one of the incorporators and Trustees of the "Barton Savings Bank" and held the position until said bank was merged into the Barton Savings Bank and Trust Co.

CHARLES W. WHEELER

Charles W. Wheeler of Irasburgh, son of Willard and Maria (Page) Wheeler, was born in Enosburgh, Vt., April 13, 1839. He obtained his education in the common schools and Enosburgh Academy. His business has been that of a merchant. He went into trade first at St. Albans and later at Burlington. In 1862 he enlisted in Co. I, 10th Regiment, Vt. Vols. as a private; was promoted to corporal, sergeant, orderly sergeant, second lieutenant, first lieutenant and regimental quartermaster.

He was wounded at Cedar Creek on account of which he was absent from his regiment forty days; at the close of the war he went to Irasburgh, Vt., and opened a general store, where he lived and worked as long as he lived. He was a prominent and useful man in the town of Irasburgh and the County of Orleans. He represented Irasburgh in the Legislature in 1886 and was Senator from Orleans County in 1890.

He was one of the charter members of Barton Savings Bank and one of its first board of directors and continued to hold the position until his death which occurred Sept. 14, 1908.

CHARLES E. CORUTH

Charles E. Coruth of Charleston, son of Benjamin and Abigail (Morse) Coruth, was born at Chicopee, Mass., August 1, 1851. When but two years of age, his parents located at Charleston, Vt. His education was obtained at the common schools of Charleston, Vt., and the Academy at Magog, P. Q. At his majority he engaged in the carriage business at East Charleston and later purchased a grist mill where he carried on a successful flour and feed business. The people of the town have shown that they appreciate him by electing him Selectman, Town Treasurer and Town Clerk, which position he still holds.

In 1892 he represented Charleston in the Legislature of Vermont and was elected Senator of Orleans County in 1906.

The same year Mr. Coruth was elected a corporator and Trustee of Barton Savings Bank to fill the vacancy occasioned by the death of Horace C. Pierce of Barton and continued a trustee as long as the bank existed.

PORTUS W. DAVISON

Portus W. Davison of Craftsbury, son of Amory Davison, was born in Craftsbury, Vermont, August 19, 1859. He was educated in the common schools and Craftsbury Academy. His occupation was that of a farmer and he resides upon one of the best farms in the town.

He has held the office of Selectman and Lister of the town of Craftsbury and in 1898 was elected Craftsbury's Representative in the Legislature of Vermont.

Before the Barton Savings Bank commenced to do business Mr. Davison was elected one of its corporators and one of its first board of trustees and continued to hold the position until it was merged into the "Barton Savings Bank and Trust Co."

HARLEY T. SEAVER

Harley T. Seaver of Barton, son of Gilman W. and Eliza (Rowell) Seaver, was born in Albany, Vt., July 24, 1860. He obtained his education at the public schools and St. Johnsbury Academy.

His business has always been that of a hardware merchant, first at North Troy and since 1884 at Barton.

He has held the office of Village and School Trustee; was a member of the House of Representatives from Barton in 1902 and Senator from Orleans County in 1915.

In 1907 he was elected an Incorporator and Trustee of Barton Savings Bank which positions he held during the existence of the bank.

FREDERICK M. SEARS

Frederick M. Sears of Irasburgh, son of Ansel J. and Mary A. Sears, was born in Irasburgh, Vt., December 12, 1864. He received his education in the public schools of Irasburgh. His occupation is that of a general merchant, being the senior member of the firm of "Sears & Russell."

He has held the office of Selectman and for several years has been the efficient Clerk of the town of Irasburgh. He was Representative from Irasburgh in 1898; Assistant Judge Orleans County Court in 1911 and has held the position since. He was a charter member of Barton Savings Bank and Trust Co. and has been one of its Trustees since.

FRED T. PORTER

Fred T. Porter of West Burke, son of Robert Perry and Electra (Trull) Porter, was born in Sutton, Vt., Oct. 27, 1866.

He was educated at the public schools and St. Johnsbury Academy. After his minority he worked for his father in his general store in West Burke until 1889, when he bought out the business and has carried it on since. He has held the office of Auditor, Moderator, Town Agent, School Director

and in 1894 was elected a member of the House of Representatives from Burke.

Mr. Porter was elected one of the first board of directors of the "Barton Savings Bank and Trust Company," which position he still retains.

EDWIN W. BARRON

Edwin W. Barron of Barton, son of Lorenzo D. and Sarah (Turner) Barron, was born at Charleston, Vt., Sept. 5, 1854. He obtained his education in the schools of Charleston. His business has been that of a merchant, three years in Charleston. In 1885 he moved to Barton, formed the copartnership of "Barron & Hamblet" and soon built the fine three-story block opposite the passenger station and used same for a general store, including drugs. In 1900 he purchased Mr. Hamblet's interest in the business and soon organized the corporation "The E. W. Barron Co." and has since run a large and flourishing business. He has ever been zealous for the best interests of Barton. He was a stockholder in "The Barton Manufacturing Co." and "Barton Building Association."

The people have shown their confidence in Mr. Barron by electing him Selectman, Justice of the Peace, Town Grand Juror, Village Trustee, School Trustee, Town Representative in 1910.

At the organization of the Barton Savings Bank and Trust Co., Mr. Barron was elected a director and has been elected annually since.

HIRAM N. DAVIS

Hiram N. Davis of Glover, son of Napoleon and Mary (Phillips) Davis, was born in Glover, Vt., August 11, 1865. He was educated at the public schools, Orleans Liberal Institute and St. Johnsbury Academy. His business has been that of a farmer and merchant. The town of Glover has honored him with the office of Selectman, School Director, Justice of the Peace and in 1894 he was elected Representative from the town of Glover to the Vermont Legislature and in 1912, he

was elected to the State Senate from the County of Orleans. Mr. Davis was one of the first board of directors of the "Barton Savings Bank and Trust Company," and continued to hold the position until 1916, when he resigned, his work calling him away from the County.

ASAHEL C. CHASE

Asahel C. Chase of Greensboro, son of Lewis A. and Fidelia A. (Buzzell) Chase, was born in Barton, Vt., Jan. 13, 1852. He obtained his education at the common schools. His occupation has been that of a farmer. He resided in Glover for a while, moving from there to Greensboro; he held the office of Lister and Justice of the Peace in Glover, and Selectman, Lister and Constable in Greensboro. He represented the town of Greensboro in the House of Representatives of Vermont in 1906.

He was elected a director of the "Barton Savings Bank and Trust Company" at the annual election in 1913 and has been elected annually since.

CLARENCE S. WEBSTER

Clarence S. Webster, son of Ellery H. and Emeline (Wright) Webster, was born in Barton, Vermont, January 26, 1877. He was educated at Barton Academy and Graded School, graduating from that institution June 4, 1896, and four days later accepted the position of Clerk in the Barton National Bank, commencing upon his chosen life work.

October 3, 1898, Mr. Webster was promoted to the position of Treasurer of Barton Savings Bank and Feb. 20, 1909, when the "Barton National Bank" and the "Barton Savings Bank" were merged into the Barton Savings Bank and Trust Company, Mr. Webster was made its Treasurer, which position he has held since. As evidence of the confidence that the bank has in him, at the annual meeting held Jan. 3, 1914, Mr. Webster was elected a director to fill the vacancy occasioned by the death of John L. Lewis of North Troy.

CLARENCE D. MCGUIRE

Clarence D. McGuire of Albany, son of Hugh and Mary (Sawyer) McGuire, was born in Albany, Vt., June 9th, 1867. He was educated at the public schools of Albany. Mr. McGuire organized the McGuire Brothers' Telephone Company, having telephones in Albany and adjoining towns, but subsequently sold the same to the "Vermont Telegraph and Telephone Company"; since which date he has been engaged in the mercantile business at Albany, Vt. He has held the office of Selectman of the town of Albany. In 1916 Mr. McGuire was elected a director of Barton Savings Bank and Trust Company to fill the vacancy caused by the resignation of Hiram N. Davis of Glover.

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